MID SUFFOLK DISTRICT COUNCIL

COMMITTEE:	**Council**	**REPORT NUMBER: XXXX**
FROM:	**Councillor Janet Pearson, Cabinet Member for Finance**	**DATE OF MEETING: 26 February 2026**
OFFICERS:	**Melissa Evans, Director of Finance & Procurement**	**KEY DECISION REF NO. Item No.**

2026/27 GENERAL FUND BUDGET & MEDIUM-TERM FINANCIAL POSITION (MTFP)

1. PURPOSE OF REPORT

1.1 The purpose of this report is to set out proposals on the General Fund Budget for 2026/27 and the Medium-Term Financial Plan (MTFP) up to 2030/31.

1.2 To enable Council to consider key aspects of the 2026/27 Budgets, including Council Tax proposals, in order to approve the budget recommendations.

2. OPTIONS CONSIDERED

2.1 Setting a balanced budget is a statutory requirement: options for balancing the budget are contained within this report.

3. RECOMMENDATIONS

That Council approves:

3.1 The General Fund revenue and capital budget for 2026/27 set out in the report.

3.2 The increase to Council Tax of £5.23 per annum (10p per week) for a Band D property, which is equivalent to 2.99%, increasing from £175.03 to £180.26 per annum.

3.3 The new income bands and contribution rates for the 100% Local Council Tax Reduction (Working Age) Scheme, as set out in paragraph 8.28.

3.4 The transfer of £1m from the Mid Suffolk Plan Implementation Reserve to the new Stowmarket Innovation Gateway Risk Reserve which will sit in the Financial Resilience & Risk reserve section as per Appendix C.

3.5 The transfer of £1.602m to the Waste Reserve to fund the new food waste service in 2026/27.

3.6 The £194k transitional protection grant and the £1.061m Adjustment Support Grant be transferred to the Financial Resilience Risk Reserve in 2026/27.

3.7 The forecast surplus for 2026/27 of £3.605m be transferred to the Mid Suffolk Implementation Reserve.

3.8 The Flexible Use of Capital Receipts Strategy at Appendix G.

3.9	The Council Tax Support scheme in Appendix I.
3.10	The Council Tax resolution set out in Appendix J.
	That Council notes:
3.11	The Medium-term Forecast set out in Appendix A.
3.12	The Section 25 report on the robustness of estimates and adequacy of reserves in Appendix H.
	REASON FOR DECISION **To bring together all the relevant information to enable Council to approve the General Fund Budget for 2026/27**

4. EXECUTIVE SUMMARY AND COMMENTARY

4.1 The key figures included in this 2026/27 budget, based on current estimates and assumptions are:

- Surplus of £3.605m in the revenue budget compared to a surplus of £2.383m in 2025/26, an increase of £1.222m or 51% (Table 1).

- Net expenditure on services of £18.594m, compared to £17.708m in 2025/26, an increase of £886k or 5.01% (Table 1).

- Net cost of services of £15.778m, compared to £16.344m in 2025/26, a decrease of £566k or 3.46% (Table 1).

- Gross expenditure of £39.589m compared to £34.563m in 2025/26 an increase of £5.026m (14.54%). Gross income of £43.067m compared to £36.819m in 2025/26 an increase of £6.248m (16.97%). (Appendix A)

- Capital budget of £23.031m for 2026/27 (and £74.216m in total over the medium-term period 2025/26 to 2030/31) (Appendix E).

4.2 Overview and Scrutiny reviewed the draft budget proposals at its meeting on 15 December 2025, the recommendations were as follows.

- That the Committee notes the draft General Fund budget proposals for 2026/27 and the draft Medium Term Financial Plan.
- That future reports on the draft General Fund budget outline further how the Council's different key objectives, as set out in the Mid Suffolk Plan, are being funded and that extra narratives are provided throughout the report. Appendix F and section 13 of this report now contain this information,
- That further training is offered to all Members on Employee Pensions, Council Investments, and Gateway 14 dividends.

4.3 The Council's finances are unusual compared to many district councils in that the revenue budget is forecast to be in surplus in 2026/27 and 2025/26 as it was in 2024/25. The surpluses partially arise from significant housing development across the district generating large amounts of New Homes Bonus and buoyant growth in Business Rates including income from the Freeport site in Stowmarket, Gateway 14. In addition, this has generated a £20m dividend in 2024/25, £6m in 2025/26 along with a capital receipt from Gateway 14 Ltd by way of the repayment of previously invested equity of £1.6m. As a result, the Council has a fund of resources available that most other district councils do not possess.

4.4 Cabinet reviewed the budget proposals at its meeting on 10 February 2026 and endorsed it for recommendation to Council subject to updates from the Final Local Government Finance Settlement which have now been incorporated in this report.

4.5 The Council proposes to use a large proportion of its budgeted surplus, and the dividend income, to fund the actions and capital investment needed to deliver the priorities in the Mid Suffolk Plan.

4.6 The Council agreed at its meeting in January 2024 a re-set of the Council's priorities and approach to help create thriving and resilient communities in the Mid Suffolk area (see report MC/23/32 Mid Suffolk Plan).

4.7 The actions the Council wants to focus on are set out below. Some of these the Council can achieve directly but some it can only influence others to deliver as it does not run these services, and the Council will therefore need to continue lobby to ensure these priorities are deliverable.

Housing & infrastructure:

- Increasing the availability of truly affordable homes, reducing homelessness
- Ensuring we have more insulated and energy efficient homes
- Supporting and encouraging private landlords and homeowners towards zero carbon living
- Enabling sustainability in the built environment
- Supporting better rural transport improving travel connectivity

Resilience:

- Empowering and enabling more active citizenship
- Building capacity & capability within communities
- Ensuring we engage with all our communities
- Protecting heritage and its cultural significance
- Supporting local businesses
- Championing local food production
- Supporting the delivery of a greener, skilled economy Community Wellbeing

Community Wellbeing:

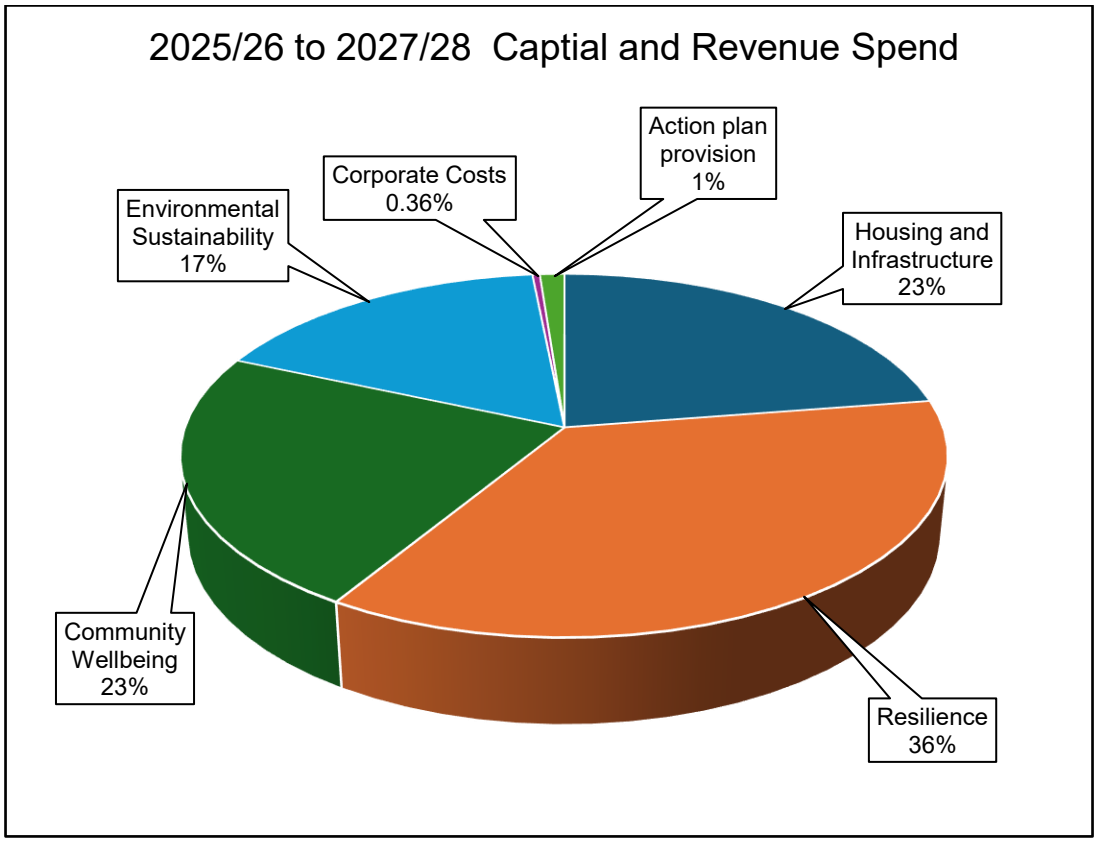
- Working to respect, harness and promote local culture
- Enabling greater access to green spaces
- Enhancing walking and cycling opportunities
- Addressing inequalities (including health, poverty, educational and employment)
- Promoting greater pride in your place

Environmental Sustainability:

- Working to achieve net zero carbon emissions as a Council and across the whole district
- Supporting and facilitating more community energy production
- Working towards zero waste
- Improving biodiversity and nature recovery
- Enabling and encouraging clean, secure, energy and water supply and management

4.8 Section 13 contains more details on the Councils gross revenue and capital spend for 2026/27 and how this aligns with the Plan for Mid Suffolk. The Cabinet's specific priorities and forecast spend for 2025/26 to 2027/28 from the Implementation Reserve against these priorities can be seen in Appendix F. A summary of the £41.6m is shown in chart 1.

Chart 1 Mid Suffolk's specific priorities and Forecast Spend 2025/26 to 2026/27



4.9 Going forwards, the Medium-Term Financial Position forecasts the Council switching from having a significant surplus on the revenue budget to a significant deficit from 2029/30 onwards, mainly due to reduced funding from Government as part of the Local Government Finance Settlement. This position is not sustainable over the longer term. There are significant financial challenges facing the Local Government sector, and it is widely recognised that most councils are undergoing similar challenges in delivering their services within their financial envelope.

4.10 Across the sector, the main issues are a rise in demand (numbers of people accessing services) and ever-increasing costs of services (due to inflationary pressures), with the additional resources available (through extra Council Tax, Business Rates, Government grants, and Fees and Charges) not being enough to meet these pressures. This inevitably

means that Councils are under pressure to try to reduce costs or generate income to maintain service standards and live within its means.

4.11 Due to the planned establishment of new unitary councils throughout Suffolk in 2028 through the Government's Local Government Reorganisation (LGR) policy, it is proposed that the current Council Plan be extended until the abolition of the Council. While LGR is in its early stages, the authority will continue the financial plans on a five-year horizon and the report provides an update of the five-year Medium Term Financial plan (MTFP) as detailed in Appendix A.

4.12 The Local Government Finance Policy Statement 2026/27 to 2028/29 was published on the 20 November 2025. This included a multi-year settlement framework, response to Fair Funding Review 2.0, business rates retention reset, council tax equalisation and simplification and grant consolidation. The Provisional Local Government Finance Settlement incorporating these proposals was published on 17 December 2025 with the Final Settlement published on 9 February 2026 and has been incorporated into this budget. Further details on the policy statement and the settlement information can be found in section 8.

4.13 Although the position has improved from that presented to Cabinet in December as a result of additional funding from the government, the Council will need to plan for the loss of the adjustment support grant in 2027/28 of £1.061m and the loss of transitional funding in 2029/30 of £2.575m, this equates to a **35% reduction** in core funding from the 2026/27 level of funding.

4.14 To help mitigate and prepare for this cliff edge created by government, it is recommended as part of this report that the transitional funding of £194k in 2026/27 be transferred to the financial resilience and risk reserve. The same will be recommended for the following two years, dependant on the future years financial forecast positions. For 2027/28 £1.374m and 2028/29 £2.575m. The government are also providing a one-off Adjustment Support Grant of £1.061m for 2026/27 due to an error in Business Rates calculation in the Provisional Local Government Finance Settlement which meant that the Councils Core Spending Power was overstated. It is recommended that this too is transferred to the financial resilience and risk reserve.

4.15 The medium-term reserves forecast includes significant future dividend income from the Council's subsidiary company Gateway 14 Ltd of £14.5m over the period 2026/27 to 2030/31. It will be the Council's intention to invest this income into the district by delivering the priorities in the Mid Suffolk Plan. However, the dividend income forecast does need to be treated with some caution, and whilst the estimates come from the company's current Business Plan, they are dependent on future development profits being realised and therefore cannot be guaranteed.

4.16 The Council has a healthy level of reserves with £40.441m of earmarked reserves forecast to be available at the end of this financial year. It is proposed that the costs of delivering the Mid Suffolk Plan and the capital programme will be financed from reserves. This would, on current plans and forecasts, still leave balances of £11.636m in financial resilience and risk reserves and a total of £39.253m earmarked reserves available to the Council at the end of the medium-term planning period.

5. SUMMARY AND BACKGROUND TO THE 2026/27 REVENUE BUDGET

2025/26 Revenue Budget

5.1 The second quarter 2025/26 budget monitoring report was presented to Cabinet on 9 December and shows a forecast surplus of £4.426m compared to a budgeted surplus of £2.383m, a beneficial increase of £2.043m (86%).

2026/27 Budget approach

5.2 The most significant budget items are forecast afresh for the new financial year from a zero-base, including the employees' budget, grant income from Government, financing costs, interest income, Business Rates and Council Tax income. For the rest of the budget the approach is to take the 2025/26 quarter two forecast outturn position as a starting point as the most up to date position of the Council's financial requirements going forwards. Advice on key and complex estimates has also been sought from expert external advisers.

5.3 The Finance Team have worked closely with budget managers and the Senior Leadership Team to update the Council's budget requirements for 2026/27, considering known pressures and identifying efficiencies, savings, and income opportunities to help balance the budget position. Several budget workshops have been held with Cabinet members throughout the year to discuss the emerging budget proposals and the medium-term financial position.

5.4 The fees and charges for 2026/27 were agreed by Cabinet on 11 November 2025 and the budget incorporates the impact of the changes agreed.

2026/27 Budget - key figures, tables, and charts

5.5 The summary in Table 1 below shows the breakdown of the Council's budget compared to this year's approved budget and shows the net cost of services and the overall surplus position.

5.6 Appendix A shows the same forecast position in terms of gross forecast expenditure and gross forecast income (i.e. without distinguishing between the net cost of services and council-wide items of expenditure, income, and funding).

Table 1: General Fund Budget Summary for 2025/26 and 2026/27

Budget Areas		Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
Service Expenditure	Employees	15,253	14,666
	Premises Expenses	1,803	1,494
	Supplies & Services	7,007	8,319
	Transport Expenses	535	521
	Contracts	5,076	7,274
Grants & Income	Grants and Contributions	(1,650)	(3,108)
	Sales, Fees & Charges	(5,450)	(5,994)
	Rental & Other Income (incl. PV panels)	(2,215)	(2,157)
Housing Benefits	HB Transfer Payments	9,239	9,239
	HB Grants and Contributions	(9,366)	(9,366)

Budget Areas		Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
Reserves	Net transfers to / (from) Reserves	(2,523)	(2,294)
Net expenditure on services as above		**17,708**	**18,594**
Recharges	Charge to HRA/Capital	(1,610)	(1,627)
Capital Financing Costs	Interest Payable - CIFCO (PWLB Only)	375	353
	Interest Payable - Short-Term Borrowings	1,619	1,102
	Less Item 8 Debit Recharge to HRA	(2,367)	(2,513)
	Revenue Contribution to Capital	839	1,095
	Minimum Revenue Provision (MRP)	1,423	1,424
Investment Income	Pooled Funds - Transfers to Reserves	1,000	-
	Interest Receivable - Pooled Funds	(420)	(336)
	Interest Receivable - Short-Term Investments	(205)	(307)
	Less Item 8 Credit Recharge from HRA	142	139
	Interest Receivable - (CIFCO)	(2,160)	(2,146)
Dividends	Dividend from Gateway 14 Ltd	(2,900)	(2,900)
	Transfer of Gateway 14 Dividend into reserves	2,900	2,900
Total Net Cost of Services		**16,344**	**15,778**
Government Grants	New Homes Bonus	(1,903)	-
	Revenue Support Grant (RSG)	(157)	(6,198)
	Transitional Protection Grant (95%)	-	(194)
	Adjustment Support Grant	-	(1,061)
	Employers National Insurance Compensation	(132)	-
	Funding Guarantee Grant	(271)	-
Business Rates	Baseline Business Rates	(14,177)	(17,813)
	Business Rates Current Year Levy	4,306	125
	Business Rate Tariff Payments	8,648	15,447
	Business Rates Pool share of Growth Benefit	(788)	-
	S31 Business Rates Grant	(3,171)	-
	Removal of Top Slicing	(606)	-
	Business Rates - Renewable Energy	(640)	(702)
	Income from Freeport	(365)	(422)
	Business Rates Pot B (Stowmarket Innovation Gateway)	(839)	(1,095)
	Business Rates Adjustment	-	611
	Business Rates Prior Year Surplus	(1,144)	(212)
Council Tax	Council Tax	(7,490)	(7,868)
Total Funding		**(18,727)**	**(19,383)**
Net Surplus Transferred To Reserves		**(2,383)**	**(3,605)**

5.7 Charts 2 and 3 illustrate the overall budget for gross expenditure and for gross income excluding Housing Benefits payments and compensating subsidy income. These charts show proportionate shares of the total figure – the actual figures themselves can be found in Appendix A.

Chart 2: 2026/27 Gross Expenditure (excl. housing benefits)

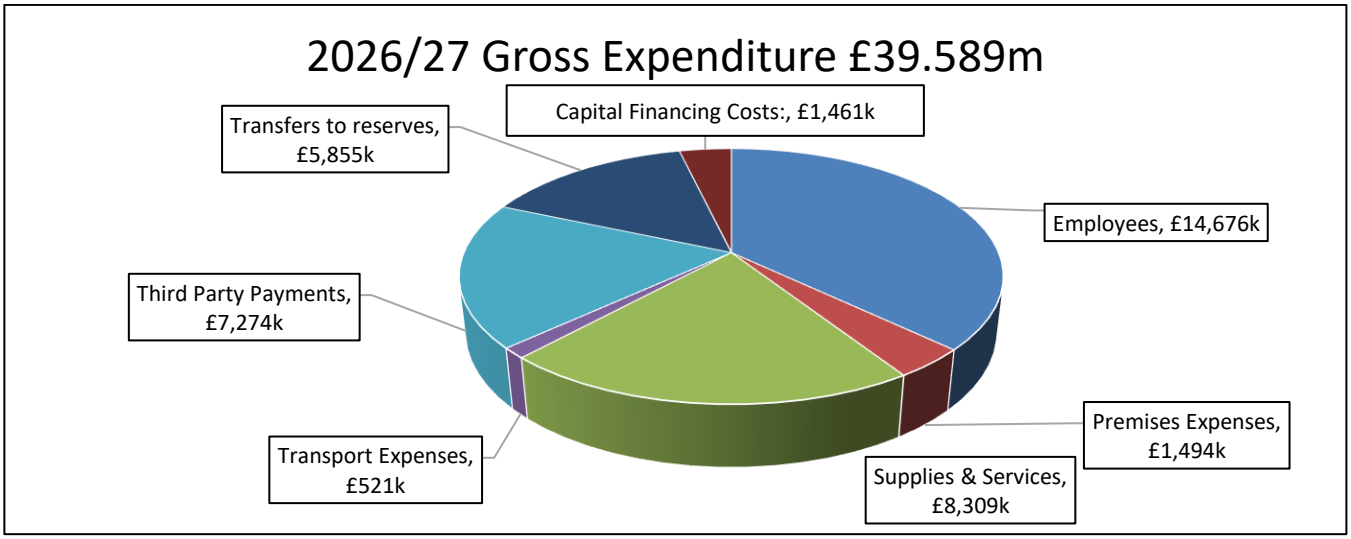
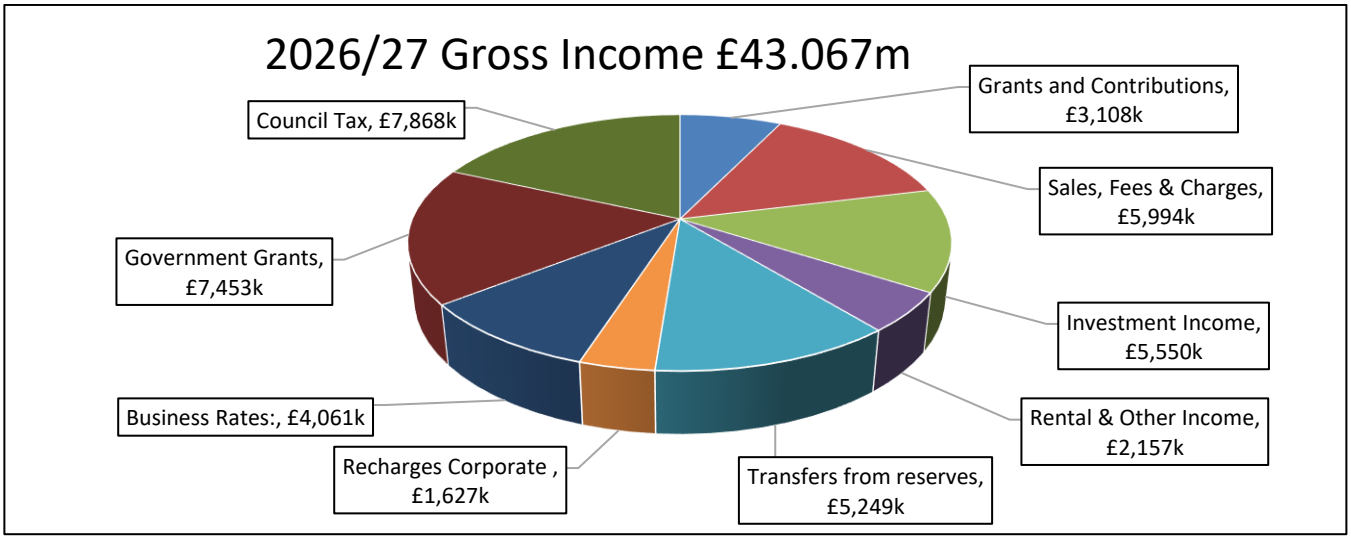


Chart 3: 2026/27 Gross Income (excl. housing benefits)



6. KEY ASSUMPTIONS MADE IN THE 2026/27 EXPENDITURE BUDGETS

6.1 Constructing a budget that runs to 13 months beyond when it was approved means that several assumptions must be made about the conditions that are likely to exist over an extended period. The key assumptions are summarised in Appendix B and detailed in the paragraphs that follow.

Employees' Budget

6.2 The Council's pay structure is primarily based on national negotiating body pay spines and nationally negotiated settlements. The 2025/26 agreed Pay Award was agreed at 3.2%, this was 0.2% higher than the assumption in the budget, this increases the salaries budget for 2026/27 by £31k. For 2026/27 a 3% Pay Award increase has been assumed this equates to an increase of £467k.

6.3 A stress test on the budget has been completed illustrating that every 1% increase in the Pay Award creates a permanent and additional budget pressure of approximately £149k. Given that pay costs form a significant proportion of the Council's budget and the

uncertainty over future Pay Awards, this is a key budget risk. If the pay award is the same percentage as it was for 2025/26 (3.2%) this would create a pressure of £30k. A pressure on the salary budgets in 2026/27 will be funded from the Financial Resilience and Risk Reserve.

6.4 In addition, the budget assumes that incremental increases within the Scale Points within each Grade will occur at on average 2% per annum, this increase equates to £249k in 2026/27.

6.5 Included within the employees' budget are proposals to update the cost sharing Memorandum of Understanding of staff costs between Babergh and Mid Suffolk. This is reviewed annually to fairly reflect the time spent on each Council's work. The increase in cost from this reallocation for 2026/27 is £271k, £105k of this is funded from Feel Good Suffolk.

Table 2: Detail of the employee's budget

Employee Costs Breakdown	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
Salaries	11,180	11,565
Overtime	11	-
Employers NI	1,456	1,555
Employers Pension	2,842	1,852
Recharge - Corporate Democratic Core	(218)	(182)
Vacancy Management Factor	(415)	(447)
Apprenticeship Levy	59	66
Agency Staff	22	23
Staff Training Costs	68	69
Employees Insurance	181	122
Other Employee Costs	66	43
Total Employee Costs Before Funding	**15,253**	**14,666**
External Funding	(466)	(830)
Reserve Funding	(1,191)	(1,057)
Total Funding	**(1,657)**	**(1,887)**
Total Employee Costs net of Funding	**13,596**	**12,779**

Note: the CDC (Corporate & Democratic Core) is a recharge to the HRA for its share of the cost of senior corporate management

6.6 As in previous years the assumption is that, due to retirements, resignations, creation of new posts and turnover, a reduction in costs will occur. Therefore a 3% vacancy management factor has been included in the 2026/27 budget (it is 3% in this year's budget). This reduces the employees budget by £447k in 2026/27.

6.7 The Employers National Insurance contribution is 15% with the annual salary threshold for it being paid at £5,000.

6.8 The Employers Pension contribution rate is currently 26% however the latest Actuaries revaluation of the pension fund confirmed that the rate could be reduced to 16.4% for 2026/27. This reduction equates to £1.116m. The next review is in 2029/30.

6.9 As shown in Table 2 some of the employee costs are funded from grants (most notably Homelessness Grant from Government) and from the Council's own earmarked reserves. The increase in External Funding is due to several roles in Housing Solutions in 2025/26 not being included in the budget as funding was unknown at the time the budget was set.

Transport Expenses

6.10 Minimal changes are anticipated with the budgets for transports costs as shown in the table below.

Table 3: Detail of transport budgets

Transport Expenses Breakdown	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
Essential User Allowances	58	66
Mileage	74	76
Other Travel Expenses	-	3
Public Transport	8	10
Transport Insurance	65	42
Vehicle & Plant Fuel	196	181
Vehicles & Plant Repairs	136	143
TOTAL	**535**	**521**

Premises, supplies and services, and contractual costs

6.11 Premises, supplies and services budgets have increased from £8.810m in 2025/26 to £9.813m in 2026/27.

6.12 Many of the Council's contracts have inflationary increases incorporated within them and therefore the increases in CPI and RPI measures have created a clear pressure on the budget position. Where renewal costs are known or tenders received, this forms the basis of the year-on-year change, other contracts have had inflationary increases applied and information on these is found in Appendix B.

6.13 Other Premises, Supplies & Services of £1.423m includes the cost of collection of cash from car park ticket machines (£60k), office costs at Endeavour House (£58k), costs of Environmental Protection (£67k), costs relating to Homeless Prevention (£78k), electrical testing and maintenance of PV Panels (£141k), new costs relating to the Stowmarket Innovation Gateway (£247k) and Sustainable Travel (£105k).

Table 4: Detail of the premises, supplies and services budgets

Premises, supplies and services	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
Action Plan Provision – see paragraph 6.14	-	500
Action Plan – Disability Forum Plan	-	70
Action Plan – Local Food Production Support	-	200
Advertising & Marketing	108	194
Audit Fees	163	174
B&B Costs	330	499
Bank Charges	98	102
Cleaning	35	72
Conference Expenses	17	11

Premises, supplies and services	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
Domestic Waste Disposal	326	-
Equipment, Tools & Maintenance	199	195
Furniture	14	14
Garden Waste Disposal	291	291
General Insurance	20	29
Grants, Contributions & Donations	1,766	2,033
Horticultural Purchases	10	22
IT Hardware	21	15
Kennels Retainer	12	12
Legal Expenses	388	370
Members Allowances	246	254
Member's Courses & Conferences	11	13
NNDR Payable	282	282
Operating Lease Payments	77	81
Other Premises, Supplies & Services	1,353	1,423
Other Waste Disposal	88	93
Photocopying	13	-
Postage	109	123
Premises Insurance	244	64
Printing	41	41
Professional & Consultancy Fees	484	540
Property, Repairs & Maintenance	125	236
Protective clothing	13	14
Rechargeable Works	46	-
Removal Expenses	1	35
Rent Payable	552	485
Security Systems	1	80
Software Licences	139	172
Software Purchase	50	53
Special Responsibility Allowance	178	172
Subscriptions	144	166
Telephones	39	34
Trade Waste Disposal	237	237
Tree Maintenance	50	98
Utility Costs	412	210
Write Offs	17	13
Other items £10k and under	70	91
TOTAL	**8,810**	**9,813**

6.14 The Action Plan provision of £500k is to provide additional resource, in the form of short-term staffing or other revenue expenditure, if required to enable the action plan items set out in Appendix D to be met.

6.15 The major contracts budget for 2026/27 in table 5 includes the new Food Waste contract (£1.6m) and anticipated increases in the Domestic and Garden Waste contracts. From June 2026 the Council will roll out a four-stream household collection system including residual waste, weekly food waste, paper and card and other dry recyclables. This is a national requirement with the aim to achieve a consistent approach to recycling across the UK. The budget includes new burdens funding for Extended Producer Responsibility (EPR) of £1.2m. Funding for Food Waste will be supported by the Revenue Support Grant as part of the multi-year Local Government

Finance Settlement and a recommendation that £1.602m be earmarked in a Waste Reserve to cover this.

Table 5: Detail of the major contracts' budgets

Major Contracts Breakdown	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
Domestic Waste Contract	2,605	2,984
Garden Waste Contract	672	744
Food Waste Contract	-	1,602
IT SCC Contract	476	525
Shared Revenues Partnership Contract	1,216	1,257
Trade Waste Contract	106	163
TOTAL	**5,076**	**7,274**

Table 6: Waste and Recycling budgets

Waste and Recycling Breakdown	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
Domestic Waste Contract	2,605	2,984
Garden Waste Contract	672	744
Trade Waste Contract	106	163
Food Waste Contract	-	1,602
EPR - New Burdens	-	(1,206)
	3,383	**4,286**

Grants and Contributions

Table 7: Grants and Contributions budgets

Grants and Contributions Breakdown	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
BMS Invest	(133)	(133)
Building Safety Levy New Burdens	-	(130)
Domestic Abuse Funding	(39)	(36)
EPR - New Burdens	-	(1,206)
Guaranteed Rent Scheme	(82)	(66)
Healthy Behaviours	(81)	(158)
Homelessness	(320)	(485)
Homelessness Prevention	(235)	(202)
Homes for Ukraine	-	(8)
Independent Living Service	(21)	-
Leisure Contracts	(370)	(68)
Neighbourhood Plan Designations	(100)	(120)
NNDR Collection	(126)	(136)
Open Spaces	(10)	(10)
Rent Deposit Scheme	(43)	(37)
Renters Rights Act	-	(38)
Rough Sleepers	-	(154)
S106 Monitoring	(13)	-

Grants and Contributions Breakdown	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
Senior Leadership Team	(20)	-
Shared Prosperity Fund	(13)	-
Stowmarket Innovation Gateway	-	(100)
Street & Major Road Cleansing	(21)	(21)
Temporary Accommodation	(24)	-
TOTAL	**(1,650)**	**(3,108)**

Capital Financing Charges

Table 8: Detail of the capital financing charges budgets

Capital Financing Charges	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
Interest Payable - CIFCO (PWLB Only)	375	353
Interest Payable - Short-Term Borrowings	1,619	1,102
Interest Payable - Item 8 Debit	(2,367)	(2,513)
Revenue Contribution to Capital	839	1,095
Minimum Revenue Provision (MRP)	1,423	1,424
TOTAL	**1,889**	**1,461**

6.16 **Interest Payable (CIFCO)**

This is interest payable on the two 10-year loans totalling £15.9m borrowed from the Public Works Loans Board (PWLB) at fixed interest rates of 2.63% and 1.71%. These loans have been used to fund part of the lending to the Council's wholly owned property company, CIFCO.

6.17 **Interest payable - short-term borrowing**

This is the interest the Council pays on its short-term borrowing which is needed to fund ongoing operations. Interest is forecast to be lower in 2026/27 due to the forecast receipt in 2025/26 of a £6m dividend from Gateway 14 Ltd (original forecast in the budget was £2.9m). Short-term borrowing throughout 2025/26 has remained low at only £5m which is due for repayment in May 2026. The Bank of England (BOE) interest rates have fallen throughout the financial year and are forecast to continue to fall in 2026.

6.18 The assumptions made in producing this estimate are as follows:

- Average interest rates of 4% for 2026/27 and 3.75% for 2027/28.
- Repaying the remaining £5m short-term borrowing in May 2026
- Utilising short-term borrowing of circa £16m to fund the cash requirements of the General Fund and Housing Revenue Account (HRA) capital programme.

6.19 **Minimum Revenue Provision (MRP)**

This represents the amounts set aside each year to finance the repayment of the debt that the Council has incurred to finance capital expenditure. No additional MRP is incurred in the budget and over the MTFP period as capital expenditure is funded from reserves, capital receipts and CIL/SS106 funding.

6.20 **Interest Payable Item 8 Debit**
This represents the amount the HRA has 'borrowed' from the General Fund instead of borrowing from external lenders. The increase in the charge is due to an increase in the HRA borrowing requirements for their capital programme.

6.21 **Revenue Contribution to Capital Outlay (RCCO)**
This is a revenue budget cost of part-funding the building of the Stowmarket Innovation Gateway as agreed by Council at its meeting in December 2023. This cost is funded by using Pot B Business Rates income forecast to be received from businesses located at the Freeport site Gateway 14 in Stowmarket.

7. KEY ASSUMPTIONS MADE IN THE 2026/27 INCOME BUDGETS

Fees and Charges Income

7.1 The revenue generated from fees and charges is an important source of income to the Council, and essential to ensure that the delivery of Council services is sustained both now and into the future.

7.2 The Council's sales, fees, and charges for 2026/27 were approved by Cabinet on 11 November 2025 as shown in Table 9a.

7.3 It is Council's intention over time to ensure that fees and charges are cost neutral and that costs offer full value for money. Ensuring that our fees and charges fully cover the Council's cost of delivering these services helps avoid the need to subsidise them using funds from other non-fee earning areas of the organisation. However, for the 2026/27 budget Cabinet agreed, in cases where statutory requirements permit, limiting the increase to meet only the cost of inflation, which in September 2025 was 3.8%.

7.4 Further details of these can be found in the "Fees and Charges 2026/27 report to November Cabinet (MCa/25/30). Table 9a shows the service areas that generate the highest level of fees and charges along with the agreed fee increases and the forecast changes in volume (i.e. usage of the service).

Table 9a: Fees generated by service, fee increases, and forecast volume changes

Service Area	Budget 2025/26 (£'000)	Sum of MTFP 2026/27 (£'000)	Volume Change (£'000)	(Increase) Decrease Fee change (£'000)	(Increase) Decrease Volume change %	(Increase) Decrease Fee Change %	(Increase) Decrease Total (£'000)	(Increase) Decrease Total %
Building Control	(462)	(461)	-	1	-	-	1	0.2
Car Parking	(695)	(695)	-	-	-	-	-	-
Electric Vehicle Charging	(31)	(32)	(1)	-	(6.4)	-	(2)	(6.5)
Planning & Enforcement	(1,148)	(1,468)	(320)	-	(27.9)		(320)	(27.9)
Electoral Services & Land Charges	(155)	(159)	(4)	-	(2.6)	-	(4)	(2.6)
Housing Solutions	(8)	(15)	-	(7)	-	(87.5)	(7)	(87.5)
Licensing	(230)	(243)	(5)	(8)	3.47	(3.5)	(13)	(5.7)
Sustainable Communities	-	(15)	-	(15)	-	(100)	(15)	(100)
Public Realm	(137)	(148)	(7)	(4)	(5.1)	(2.8)	(11)	(8.0)
Recycling, Waste & Fleet	(2,294)	(2,465)	(128)	(43)	(5.6)	(1.9)	(171)	(7.5)

Service Area	Budget 2025/26 (£'000)	Sum of MTFP 2026/27 (£'000)	Volume Change (£'000)	(Increase) Decrease Fee change (£'000)	(Increase) Decrease Volume change %	(Increase) Decrease Fee Change %	(Increase) Decrease Total (£'000)	(Increase) Decrease Total %
Shared Legal Services	(135)	(138)	-	(3)	-	(2.2)	(3)	(2.2)
CIL Income	(155)	(155)	-	-	-	-	-	-
Grand Total	**(5,450)**	**(5,994)**	**(464)**	**(79)**	**(8.6)**	**(1.4)**	**(545)**	**(10.0)**

Table 9b: Detail of sales, fees & charges and Rental Income

Sales, Fees & Charges and Rental Income	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
Building Control Fees	(462)	(461)
Car Parking	(695)	(695)
CIL Admin Income	(155)	(155)
Electoral Services & Land Charges	(155)	(159)
Electric Vehicle Charging	(31)	(33)
Homelessness Private Sector	(8)	(15)
Planning Fees	(1,148)	(1,468)
Progress Power	-	(15)
Public Protection Licensing	(230)	(243)
Public Realm	(137)	(148)
Recycling & Waste	(2,294)	(2,465)
Shared Legal Services	(135)	(138)
Sales Fees & Charges Total	**(5,450)**	**(5,994)**
Electoral Services & Land Charges	(25)	-
Finance	(145)	(145)
Governance and Civic Office	-	-
Guaranteed Rent Scheme	(465)	(445)
Homeless Prevention Fund	(1)	-
Homes for Ukraine	(11)	-
Recycling & Waste	(16)	(9)
Recycling Credits	(869)	(432)
Rent Deposit Scheme	(4)	-
Rental Income	(2)	(440)
Shared Legal Services	(22)	(11)
Solar PV Panels	(305)	(320)
Strategic Property	(235)	(235)
The Foyer	(116)	(120)
Rental & Other Income (incl. PV panels) Total	**(2,215)**	**(2,157)**
TOTAL	**(7,666)**	**(8,151)**

Investment Income

Table 10: Detail of the investment income budget

Investment Income	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
Interest Receivable - (CIFCO)	(2,160)	(2,146)
Interest Receivable - Pooled Funds	(420)	(336)
Pooled Funds - Transfer to Reserves	1,000	-
Interest Receivable - Short-Term Investments	(205)	(307)
Interest Receivable - Item 8 Credit	142	139
TOTAL	**(1,642)**	**(2,650)**

7.5 **Interest Receivable from CIFCO**

Interest is charged to the company at 5% per annum. The 50-year loans are due to be repaid fully in 2068 and 2071. From 2024/25 onwards, interest payments are being paid in arrears. In the current business plan for 2025/26 a 10% deferment of interest repayments has been permitted to aid cashflow whilst sales and any necessary works are being delivered by CIFCO. The deferred interest will be paid back over the medium term.

7.6 **Interest income from Pooled Funds**

The forecast income is based on a historic level, however income in 2026/27 will be lower owing to the sale of the Schroder Fund in September 2025.

7.7 **Accounting for the Loss in value of Pooled Investments**

The Council retains two pooled investments which are managed by two providers CCLA and Ninety-One. CCLA is a property-based fund and Ninety-One is a multi-asset fund. Any loss in value on active fund investments should, under internationally accepted accounting rules, be charged as a cost to the revenue budget. However, the Government has applied a statutory override to this requirement over the last few years which is due to expire on 31 March 2029. The Council has set aside £1m in reserves as part of the 2025/26 budget setting to mitigate against this. No further amounts are scheduled to be added to this reserve and the reserve will be reduced in 2025/26 by the loss of £165k which was incurred on the sale of the Schroder Fund investment during the year.

7.8 **Interest income from short-term investments**

The short-term investments income is forecast to be higher than 2025/26 due to higher cash balances and the Bank of England base rate being higher for longer than anticipated.

7.9 **Item 8 Credit**

This represents the amount the HRA has 'earned' from their reserves and capital receipts. More information on the item 8 recharges and their method of calculation can be found in the Glossary of Financial Terms in Appendix K.

8. FUNDING

Fair Funding Review 2.0

8.1 The Fair Funding review 2.0 reforms the distribution of funding to local authorities over multiple years. The aim is to create a fairer, simpler, and evidence-based system,

realigning funding to where it's needed most due to rising demand, growing costs, and outdated funding formulas.

8.2 The government has used a needs assessment to decide on new distributions of funding between local authorities.

8.3 Revenue Support Grant (RSG), other grants and business rates baselines have been recalibrated using the following formulas:

- **Relative needs formula**, assessing local areas' need for local authority services, weighting for socio-economic factors (deprivation, demographics, etc.).
- **Area Cost Adjustment (ACA),** applied to the Relative Needs Formulae (RNFs) and is a tool used to measure the variation in the cost of providing services for local authorities (remoteness adjustment only applies to the Adult Social Care ACA.
- **Resource adjustment**, taking account of the amount of council tax revenue an authority could raise, this is the maximum permissible increase to council tax without a referendum.

8.4 The needs assessment informs the distribution of Revenue Support Grant, some other grants, and of the local share of business rates revenue.

Local Government Finance Policy Statement

8.5 The government published the Local Government Finance Policy statement on 20 November 2025 covering the 2026/27 to 2028/29 settlement. The policy set out:

- To deliver greater predictability and stability, allowing councils to plan finances more effectively.
- Implement the government's response to the Fair Funding Review 2.0 consultation, revising funding formulas to reflect local needs and reducing reliance on competitive bidding pots.
- The 2025 Spending Review set local government budgets for 2026/27 to 2028/29, adding over £5bn for local services. Of this, £3.4bn will be allocated through the Local Government Finance Settlement.
- Council tax referendum rules will stay the same as in 2025/26 for the whole multi-year period.
- Additional Investments to be made in:
    - Children's social care: £866m
    - Neighbourhood services: £180m
    - Adult social care: £900m (distributed using the relative needs formula)
    - Contingency fund: £50m per year for unexpected costs or changes.

Local Government Finance Settlement

8.6 The Local Government Finance Settlement is the annual process through which central government allocates funding, it consists of grant funding, council tax and locally retained business rates.

8.7 The government published the provisional Local Government Finance Settlement for 2026/27 to 2028/29 on 17 December 2025 and the Final Settlement on 9 February 2026. This followed the proposals that were set out in the Finance Policy Statement and the

government's response to the Fair Funding 2.0 consultation Details of the changes from the Provisional to the Final settlement are detailed in paragraph 8.13.

8.8 The consultation on the provisional settlement closed on 14 January 2026 and the government published its response on 9 February 2026. Future years will be subject to annual consultations. The headlines are as follows:

8.9 **Business Rates**

- A full reset of the Business Rates Retention System (BRRS) effective 1 April 2026, realigning baselines, tariffs, and top-ups based on updated need assessments, and changes to the levy on growth above the baseline.

- After the BRRS was introduced in 2013, local authorities received some £12bn in retained business rate revenue. An equivalent amount was deducted from RSG at this point, so that introducing the BRRS did not constitute a windfall for local authorities. Since then, RSG has been steadily reduced: in the 2025/26 Local Government Finance Settlement (LGFS) it was £2.19bn, down from some £15bn in 2013/14.

- The BRRS allows local authorities to retain a percentage of their growth in business rates. The changes for 2026/27 comprise a 'reset' of the BRRS and removal of historical growth and redistribution.

- Business rates baselines will be distributed according to new relative need shares, increases in future baseline funding levels will be in line with CPI.

- Up to three new multipliers will be introduced, and a revaluation of all rateable values will take effect from 1st April 2026.

8.10 **Grants**

- The government aims to reduce fragmentation by streamlining funding streams and consolidating smaller grants into core allocations. Simplifying 33 funding streams, totalling £46.8bn.

- This includes four large, consolidated grants in 2026/27 to bring together funding streams for homelessness, rough sleeping and domestic abuse; public health; crisis and resilience; and children, families and youth, totalling £21.5bn.

- Consolidating 18 funding streams into RSG, totalling £11.66bn, including the Market Sustainability and Improvement Fund, New Homes Bonus, Temporary Accommodation element of the former Homelessness Prevention Grant and Social Care Grant.

- Phased introduction of new RSG allocations over the three years, and fading out of legacy grant funding allocations, As a result, only by 2028/29 will the RSG allocations fully reflect the distribution of the new Fair Funding Assessment through the gradual phasing out of 2025/26 legacy funding allocations.

- Continuing Recovery Grant payments in 2026/27.

- The Government has reiterated that councils will be able to retain income from the Extended Producer Responsibility scheme expected, for Mid Suffolk, to be worth £1.2m. This income will be additional to the main settlement and Core Spending Power (CSP).

8.11 **Core Spending Power**

- Core spending power is the amount of funding the government determines is available for councils to deliver its services.

- Local government funding is estimated to rise by up to 5.7% in 2026/27, 4.3% in 2027/28 and 4.4% in 2028/29.

- Core spending power in 2026/27 consists of:

  - Income from council tax including taxbase assumptions in line with the average annual growth between 2021/22 and 2025/26 and assumes councils increase by the maximum under the referendum principles at 3% or £5 (whichever is greater) for district councils. Social care authorities will continue to be able to raise an additional 2% precept. Average Band D assumptions have been used: £2,060 in 2026/27, £2,160 in 2027/28 and £2,165 in 2028/29 and average tier splits of 11% to districts. This is NOT the actual council tax amount per council, it is an average.
  - Revenue support grant and baseline funding level (business rates), including all rolled in grants.
  - Homelessness, rough sleeping and domestic abuse funding.
  - Transitional protection

8.12 **Transitional arrangements**

- The new funding distributions will be subject to transitional arrangements. They will be introduced gradually over the period of the three-year settlement, from 2026 to 2029. This means that in the 2029/30 financial year, local authorities' allocations of grant funding will fully reflect the outcome of the needs assessment.

- There are two levels of protections for councils:

  - 100% income protection. For all local authorities where the difference between their pre-reform and post-reform income is 15% or less of their pre-reform income, 100% of their 2025-26 income is protected.

  - 95% income protection. For all lower tier authorities where the difference between their pre-reform and post-reform income is more than 15% of their pre-reform income, with council tax levels below average.

- It is the government's view that local authorities furthest above their new allocations which have benefitted the most from the existing system will need to accept some losses in income over the multi-year Settlement. This is to redirect funding to where the government assesses as being needed most.

8.13 **Main Changes from the Provisional Settlement to the Final Settlement**

- There is an additional £740m over the 3-year multi-settlement period, with Core Spending Power in total now increasing by 15.5% by 2028/29, compared to 15.3% in the provisional settlement.

- Changes to the way business rates pooling gains are rolled in to the 2025/26 baseline. Pooling gains were rolled-in incorrectly in the provisional settlement, and changes have been made to the 2025/26 baseline and to Fair Funding Allocations from 2026/27 onwards. the original method used was not representative of how local authorities generally share pooling gains locally. This was corrected in the final settlement, splitting the benefit 50:50 between county councils and shire districts. This increases county councils 2025/26 baselines by £90m and reduces the shire districts baselines by £113m. The impact on authorities depends on whether they are tariff or top-up authorities in a business rates pool. Changes in the 2025/26 baseline are then smoothed over 3 years.

- To help councils adjust to this change, the government have provided a one-off Adjustment Support Grant in 2026/27 totalling £116m to authorities who would otherwise see their Core Spending Power reduce in 2026/27, compared to allocations set out at the provisional Settlement.

- A £90m increase to the Homelessness, Rough Sleeping and Domestic Abuse grants for 2026/27 as part of a £272m uplift over the multi-year settlement.

- The settlement also announced the government's plan to resolve the Dedicated Schools Grant (DSG) High Needs deficit. The government has agreed to fund 90% of the local authorities DSG deficits through a High Needs Stability Grant. This could lead to additional annual funding for the sector of more than £2bn.

- The population projections used in the calculations have been updated from the 2018 based projections to the 2022 based projections.

- There will be no business rates pools in 2026/27, all existing pools have revoked at the request of the authorities.

Impacts for Mid Suffolk

8.14 The changes to grants rolled in, as referred to in 8.10, along with the business rates reset and the methodology of distributing funds has changed so significantly under the Fair Funding review that the new RSG and business rates baseline funding will look very different to previous years.

8.15 Changes from the Provisional Settlement to the Final Settlement are as follows:

- Revenue Support Grant has decreased from £6.958m to £6.198m for 2026/27, and from £4.817m in 2026/27 to £4.433m in 2027/28. Total reduction of £1.143m over the two years.
- Transitional Protection Grant has reduced from £496k to £194k in 2026/27, reduced from £2.051m to £1.374m in 2027/28 and reduced from £3.636m to £2.575m in 2028/29. Total reduction of £2.040m over the three years.
- To compensate for the Business Rates error Mid Suffolk will receive a one-off Adjustment support grant in 2026/27 of £1.061m.

- Homelessness, Rough Sleeping and Domestic Abuse grant increases from £552k to £607k in 2026/27, increases from £576k to £613k in 2027/2028 and increases from £597k to £618k in 2028/29. Total increase of £113k.
- The impact of these four changes is an increase of £55k in 2026/27, decrease of £1.024m in 2027/28 and a decrease of £1.041m in 2028/29. **The total impact over the three years is a reduction in funding from the Provisional to the Final Settlement of £2.009m.**
- In the Provisional Settlement Mid Suffolk's Core Spending Power (CSP) with the inclusion of £6.182m Transitional Protection Grant, was decreasing from £18.938m in 2025/26 to £18.327m in 2028/29, a reduction of 3.2%. The Final Settlement reduces CSP to £17.821m in 2025/26 to £17.286m in 2028/29, a 3% reduction.
- The changes to Revenue Support Grant, Transitional Protection Grant and Core Spending Power are as a result of the adjustment to the 2025/26 Legacy Business Rates due to the Business Rates Pooling allocation error.

Table 11: Detail of the Government grants per the Final Settlement

Government Grants Breakdown	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
Funding Guarantee Grant	(271)	-
New Homes Bonus	(1,903)	-
Revenue Support Grant (RSG)	(157)	(6,198)
Transitional Protection Grant (95%)	-	(194)
Adjustment Support Grant		(1,061)
Employers National Insurance Compensation	(132)	-
TOTAL	**(2,463)**	**(7,453)**

8.16 Table 11 shows that Mid Suffolk will receive £6.198m in RSG for 2026/27 compared to funding of £2.463m in 2025/26 an increase of £3.735m. Funding Guarantee, New Homes Bonus and Employers National Insurance grants are rolled into RSG for 2026/27 onwards. As shown in table 12, RSG allocations for 2027/28 will reduce to £4.433m and a further reduction to £2.616m in 2028/29. The 2028/29 RSG will only be £153k more than the total funding received in 2025/26.

8.17 The large increase in RSG in 2026/27 needs to be viewed in the context of Council's legacy business rates and baseline funding level position which reduces from £7.264m in 2025/26 to £2.286m in 2026/27 a reduction of £4,978m as shown in table 12. The baseline business rates will increase by CPI in 2027/28 and 2028/29, and the Council will be allowed to keep any growth it generates over that period.

8.18 Mid Suffolk are one of the 53 local authorities who fall into a 95% funding protection and will not receive 100% funding protection. The lower protection applies as the Council meets the criteria set out in 8.12:

- where the difference between pe-reform and post-reform income is more than 15% their pre-reform income. Mid Suffolk's reduction is 17% as detailed in paragraph 8.22.
- Council tax levels below average

8.19 Government have also indicated that lower protection applies as the Council has seen significant levels of accumulated Business Rates growth since 2013, and the level of Reserves is more than 70% of Core Spending Power.

8.20 The Council will receive £194k in Transitional Protection in 2026/27, £1,374m in 2027/28 and £2,575m in 2028/29. This phasing of transitional protection increases as RSG reduces and it likely to disappear in 2029/30. This is when the Council will be at the funding level the government has set for it under the new reforms.

8.21 As shown in Table 12, the Council's core spending power is increasing by £515k in 2026/27 (2.9%), reducing by £1.054m in 2027/28 (5.7%) and a small increase of £4k in 2028/29. This is an overall decrease of £535k (3%). Over the same period the Council will see inflationary increases and financial pressures especially in relation the new food waste collection service.

8.22 **The Government have indicated that 2028/29 will be the last year of transitional protection and the Councils core spending power in 2029/30 will be reduced to £14.711m, which is £3.110m lower than the 2025/26 level or a 17% reduction.** This creates a significant cliff edge in 2029/30, therefore, to help mitigate against this, it is recommended that the transitional protection received over the three years and the one-off adjustment support grant in 2026/27 is transferred to the Financial Resilience and Risk reserve, totalling £5.204m.

Table 12: Core Spending Power per Final Settlement

Core Spending Power	2025/26 (£'000)	2026/27 (£'000)	2027/28 (£'000)	2028/29 (£'000)
Fair Funding Allocation				
of which: Baseline Funding Level		(2,286)	(2,339)	(2,386)
of which: Revenue Support Grant		(6,198)	(4,433)	(2,616)
Legacy Funding Assessment				
of which: Legacy Business Rates	(7,264)			
of which: Legacy Grant Funding	(2,494)			
Council tax requirement	(7,490)	(7,990)	(8,523)	(9,092)
Homelessness, Rough Sleeping and Domestic Abuse	(276)	(607)	(613)	(618)
Total Transitional Protections				
of which: 95% income protection		(194)	(1,374)	(2,575)
Adjustment Support Grant		(1,061)		
Grants rolled in to Revenue Support Grant	(298)			
Total Core Spending Power	**(17,821)**	**(18,336)**	**(17,282)**	**(17,286)**
Year on Year change		**2.9%**	**-5.7%**	**0.0%**
Change since 2025		**2.9%**	**-3.0%**	**-3.0%**

Note1 Grants rolled in	(£'000)
Biodiversity Net Gain Planning Requirement Grant	(44)
Enforcement of Location and Volume Price Promotions Restrictions Grant	(1)
Enforcement of OOH Calorie Labelling Regulations Grant	(1)
Homelessness Prevention Grant - Temporary Accommodation	(251)
Local Government Finance Data Review New Burdens Grant	(1)
Total Grants rolled in	**(298)**

8.23 The Council Tax requirement that is part of the Core Spending Power and funding calculations also puts the Council at a disadvantage. The government have calculated this using the following assumptions:

- Average Band D of £2,060 in 2026/27, £2,160 in 2027/28 and £2,165 in 2028/29
- Average Tier splits of 11% to districts – Mid Suffolks actual share is 8%

8.24 Based on these assumptions the governments calculation of council tax funding for Mid Suffolk is £7.990m for 2026/27, (see Table 13) however with a 2.99% increase, the actual is £7.826m, a shortfall of £164k in 2026/27. Assuming maximum council tax increases over the three years this shortfall totals £1.131m. This means that Mid Suffolk's actual core spending power will not be as high as the government is assuming in its calculations.

Table 13: Council Tax per Settlement compared to MTFP

	2025/26 (£'000)	2026/27 (£'000)	2027/28 (£'000)	2028/29 (£'000)
Per Government settlement	7,490	7,990	8,523	9,092
Actuals per MTFP	7,490	7,826	8,165	8,483
Difference	**0**	**164**	**358**	**609**

Council Tax

8.25 The taxbase for 2026/27 has increased from 42,791.05 to 43,414.72 (1.46%). The main factor affecting the taxbase is actual and anticipated growth of dwellings built and occupied (net of discounts/ reductions). However, this is partially offset by actual and anticipated reduction in Second & Empty homes premiums (e.g. through properties returning to use). This growth in taxbase generates £109k for 2026/27 based on a band D equivalent.

8.26 Based on the maximum increase of 2.99% the Band D charge for 2026/27 will increase to £180.26 from £175.03 per annum, an increase of £5.23 or 10p per week. This will generate an additional £227k for 2026/27. Every 1% increase in Band D Council Tax levied generates an additional amount in 2026/27 of £75k. The decision to raise council tax influences not just the 2026/27 budget but has a cumulative impact on future years.

8.27 In the Chancellor's autumn budget, a High Value Council Tax surcharge (HVCTS) was announced. This will be introduced in 2028/29 and will be applied to properties valued in excess of £2m. Owners rather than occupiers will be liable, and social housing will not be in scope. This is in addition to standard council tax. HVCTS will be collected on behalf of central government by local authorities, who will be fully compensated for additional costs of administering the tax. It is not yet clear how HVCTS revenues will flow to central government.

Local Council Tax Reduction Scheme

8.28 The Council introduced an ongoing 100% Local Council Tax Reduction Scheme in 2023/24 and committed to review the scheme each year to ensure that it kept pace with inflation. It is proposed to update the Income Bands by the Consumer Price Index for September 2025 (3.8%), as for other welfare benefits. The contribution rates will be increased by indicative council tax increases to control the cost of the LCTR Scheme although customers who do not work, or who earn less than £75.23 per week, will have no Council Tax to pay. This ensures that the scheme remains affordable and sustainable whilst continuing to support the most vulnerable households. The proposed criteria for 2026/27 are summarised in the table below.

Table 14: 2026/27 Proposed Income Bands and Contribution Rates

Income Bands (Monthly)	Monthly contribution	Income Bands (Weekly up to)	Weekly contribution
Not in work or less than £326	-	Not in work or less than £75.23	-
£326 - £685.99	£52	£158.31	£12.00
£686 - £1,305.99	£100	£301.38	£23.08
£1,306 to £2,076.99	£142	£479.31	£32.77
£2,077 to £2,668.99	£211	£615.92	£48.69
£2,669 to £2999.99	£278	£692.31	£64.15
Over £3,000	No entitlement to LCTR	over £692.31	No entitlement to LCTR

Business Rates

8.29 The Government's key changes to Business Rates are as follows:

- 2026/27 will see a business rates reset. This means that accumulated retained business rates growth will be redistributed according to need by way of recalculating Baseline Funding Levels.
- Business rates growth will still be subject to levies, but there are now three growth tiers with different levy rates (initial growth at 10%, further growth at 30% and high growth at 45%).
- Pooling arrangements are also still available. However, due to the reset, growth values for 2026/27 and hence any levies due and safety nets applicable means that new pooling benefits available are not expected to be significant compared to previous years. Therefore, the decision has been taken not to pool in Suffolk as the risks of the pool potentially covering the costs of the safety net outweigh any benefits at this stage. This will be kept under review and reviewed annually
- Alongside the reset, there will be some changes to methodology. Business rates baselines and income for levy purposes will be calculated at gross level (resulting in higher tariffs), with Section 31 grants fully compensating all mandatory and most discretionary reliefs. Section 31 grants will be accounted for through the collection fund and distributed in line with net rating income. This should make neutralising the effect of current and future government policy (e.g. new reliefs) simpler and more transparent as there should be no net impact on rates income distributions from the collection fund.

- Business rates will be revalued with effect from the 1st April 2026, updating the rateable values (RVs) of all non-domestic properties. The new RVs are based on rental values as of 1st April 2024.The two main multipliers will be falling so that tax rates are adjusted to reflect the tax base changes. The small business multiplier will be falling from 49.9p to 43.2p and the standard multiplier will be falling from 55.5p to 48p
- Two new discounted Retail, Hospitality and Leisure (RHL) multipliers (replacing RHL relief) and one new supplemented high-value multiplier will come into effect from 2026/27 (38.2p small business RHL, 43.0p standard RHL and 50.8p high-value). However, these will be offset by Section 31 grants so there will be no net change in the Council's rating income.
- Other reliefs to be granted under section 47 powers and compensated in full by section 31 grants are a 10-year 100% relief for eligible Electric Vehicle Charging Points and Electric Vehicle only forecourts (EVCP relief) and extensions/ increases to Supporting Small Business Scheme (SSB reliefs).
- A new Transitional Relief Scheme and Supplement for 2026/27 and an extension of Supporting Small Business Relief Scheme (SSBR) will be detailed in new regulations and guidance.
- Designated areas and renewable energy schemes are exempt from the rates reset but will see comparable changes (e.g. expansion of Section 31 grants), some of which will require new legislation.
- Baseline funding levels and tariffs will be indexed by CPI each year and S31 grant compensation will be made for any under-indexation of the small and standard multipliers. It is not yet clear if the 2026/27 multipliers have been fully indexed due to the revaluation.
- Some business rates items are being rolled up into the Revenue Support Grant. This includes the current compensation and adjustments for historic under-indexation, but this will also be subject to redistribution according to need. Other elements are green plant and machinery compensation and the fixed component of SBRR compensation.

Table 15: Detail of the Business Rates income budgets

Business Rates Breakdown	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)
S31 Business Rates Grant	(3,171)	-
Baseline Business Rates	(14,177)	(17,813)
Business Rates Tariff Payment	8,648	15,447
Business Rates Current Year Levy	4,306	125
Business Rates Pool share of Growth Benefit	(788)	-
Removal of Top Slicing	(606)	-
Business Rates Prior Year Surplus	(1,144)	(212)
Business Rates Adjustment	-	611
Business Rates Pot B (Stowmarket Innovation Gateway)	(839)	(1,095)
Income from Freeport	(365)	(422)
Business rates - Renewable Energy	(640)	(702)
TOTAL	**(8,775)**	**(4,061)**

8.30 Table 15 reflects the changes in the business rates as described in paragraph 8.29.

8.31 This particularly highlights Section 31 grants being accounted for through the Collection Fund rather than the Revenue account, which increases both baseline business rates income and tariff payments as well as reducing S31 grants income to zero.

8.32 The current year levy has reduced in part due to an overestimate in the 2025/26 budget. In addition, the business rates reset (which essentially resets growth) is reflected in the reduced Levy payment. The combination of this reset means that Mid Suffolk's baseline business rates income (S31 Grant, baseline, tariff and levy) that the Council gets to keep reduces from £4.394m to £2.241m, a reduction of £2.153m

8.33 There is also no benefit from pooling or top slicing as the Suffolk pool will not be going ahead this year as there is no anticipated benefit as a result of reduced accumulated growth and changes to the Levy/ Safety net calculations.

8.34 Share of prior year collection fund surplus/ deficit is now included in Business Rates Adjustment, along with any prior year surplus/ deficit for the Freeport and renewable energy disregards. The projected share of 2025/26 collection fund surplus is £114k. 2026/27 year-end surpluses of £211k for business rates income and £513k for the Freeport (which must be deferred into the following year via Business Rates Adjustment) are expected for S31 grants on reliefs to be granted in year. Previously, these differences were accounted for in year, but the change to accounting for S31 grants through the Collection Fund means they now form part of the respective year-end surplus/ deficit.

8.35 Shares of Freeport income are up overall due to anticipated growth, but rates for existing properties are down because of the revaluation. Note also the offset from the surplus carried forward as per 8.34.

9. PRESSURES AND SAVINGS

9.1 Table 16 illustrates the savings and pressures identified so far between the 2025/26 budget and the position for 2026/27 in the net cost of service only which excludes Government funding, Business rates and Council Tax.

9.2 As part of the budget setting process all services areas were reviewed with Heads of Service and Directors. This review identified £13.808m of savings or increased income, however there were also a number of increases identified, totalling £13.239m, reducing the overall net cost of service for 2026/27 by £566k.

9.3 One of the more significant pressures is in relation to employee costs in terms of the pay award and annual increments, which alone total £747k, however this is offset by the pension saving of £1.116m and other staff savings of £1.092m, some of which is offset by an increase in the establishment of £603k.

9.4 These pressures and savings also reflect a reduced draw on reserves of £229k for 2026/27 compared to 2025/26, and the £1m transfer to pooled funds that was for 2025/26 only. Changes also include increases and decreases in recharges to the HRA and Capital.

9.5 There has been an increase in grants received overall £252k, (excluding the Waste service new funding) however this will be offset by an increase in costs that these grants are funding, including B&B and homelessness.

9.6 Waste changes have been shown separately below as there are some significant increases and decreases because of the waste changes coming in, as described in paragraph 6.14.

Table 16: Pressures and savings 2025/26 to 2026/27

Budget Areas	Pressure (£'000)	Saving (£'000)	Total (£'000)
Net cost of Service 2025/26 (A)			**16,344**
Employees			
Pension saving, contribution rate reducing from 26% to 16.4%		(1,116)	
Pay Award (0.2% 2025/26 £31k, and 3% 2026/27 £467k)	498		
Increments	249		
Authority Splits changes between Mid Suffolk and Babergh (Feel Good Suffolk Roles - £105k which is fully funded by Feel Good Suffolk)	271		
Staff Savings		(1,092)	
Increase to establishment of which £331k is externally or reserve funded	603		
Total Employee changes			**(587)**
Premises Expenses			
Pressures, incl. PV panels maintenance, £89k moved from supplies and services to premises, business rates increase, security costs at the Foyer and insurance increase	132		
Savings, lower rents for guaranteed rent scheme and reduced costs on rent deposit scheme - offset in income		(445)	
Other small budget changes under £5k per item	3		
Total Premises Expenses changes			**(310)**
Supplies & Services			
Pressures, incl. B&B costs, IT software maintenance contracts in Finance and Planning, £514k for running costs of Stowmarket Innovation Gateway and revenue Action Plan items included here	1,735		
Savings, incl. spend on consultants, legal expenses, advertising costs in HR and IT. Includes £89k moving from supplies and services to Premises		(89)	
Changes to Waste Services, increase in public realm waste disposal costs, larger payment for glass bring site in 2026/27, offset by savings on waste disposal and glass collections		(346)	
Other small budget changes under £5k per item	13		
Total Supplies & Services changes			**1,313**
Transport Expenses - small net pressure	(14)		**(14)**
Contracts			
Budget pressure, incl. SCC IT contract and increase to SRP contribution based on case load	89		
Changes to Waste Contract, £1.602m New Food Waste, £392k 5% increase on Serco contract	2,109		
Total Contracts change			**2,198**
Grants and Contributions			
Budget pressure, increase in grants paid out shared prosperity and changes to healthy behaviours contribution	58		
Increase in Government Grants, incl. rough sleepers, temp accommodation and new building regs funding, healthy behaviours		(426)	
Reduction in Government Grants, incl. neighbourhood plans, domestic abuse, and homeless prevention, rent guaranteed scheme, rent deposit scheme	127		
Changes to Waste Services EPR New Burdens		(1,206)	
Other small budget changes under £5k per item		(11)	
Total Grants and Contributions change			**(1,458)**

Budget Areas	Pressure (£'000)	Saving (£'000)	Total (£'000)
Sales, Fees & Charges			
Increased Income, planning, garden & trade waste, public realm, licencing and building control		(631)	
Reduced Income, Street naming and numbering and building control income	105		
Other small budget changes under £5k per item		(18)	
Total Sales, Fees & Charges change			**(544)**
Rental & Other Income (incl. PV panels)			
Increased Income, incl. £438k income from Stowmarket Innovation Gateway		(459)	
Reduced Income, ICB contribution, Guaranteed Rent Scheme, and rent deposit scheme	74		
Changes to Waste Services, reduction in recycling credits £437k and reduction in income from recycling banks £7k	444		
Rental & Other Income (incl. PV panels) changes			**59**
Transfers to / (from) Reserves change - see reserves table	3,779	(3,550)	**229**
Charge to HRA/Capital changes - recharges in and out	2,709	(2,726)	**(17)**
Capital Financing Charges			
Interest Payable, decrease due to less borrowing and lower interest rates forecast		(539)	
Item 8 Debit Recharge to HRA increase		(147)	
Minimum Revenue Provision (MRP) increase	2		
Revenue Contribution to Capital Stowmarket Innovation Gateway funded from business rates income	256		
Capital Financing Charges Changes			**(428)**
Investment Income			
Pooled Funds - Transfers to Reserves in 2025/26 as one off transfer		(1,000)	
Interest Receivable change Item 8 Credit Recharge from HRA decrease		(4) (3)	
Investment Income changes			**(1,007)**
Total pressures and savings (B)	**13,239**	**(13,808)**	**(566)**
Net cost of Service 2026/27 (A + B)			**15,778**
Waste changes	2,553	(1,552)	1,001
Total pressures and savings excluding Waste changes	**10,686**	**(12,256)**	**(1,567)**

9.7 Mid Suffolk District Council's long-standing partnership with Babergh District Council has helped shield the council from the worst impacts of the budget pressures described above. Both Councils have been able to benefit from the greater efficiencies generated by a single cohort of staff working for two councils. Most of these benefits have now been embedded however, it is increasingly difficult to find additional 'pain-free' efficiencies for residents and communities. Doing 'the same for less', let alone doing 'more for less', is no longer possible. The Council must find a balance – deciding what it does less of, and where it can justify charging a little more to sustain the same level of service for residents.

9.8 The Government settlement has not been favourable for Mid Suffolk, creating a cliff edge in 2029/30 and the implementation of Local Government Reorganisation will have costs that will accrue to the current Council (whilst anticipated savings will accrue to the successor authorities).

9.9 As part of demonstrating responsible financial management, a series of efficiencies and staff reductions form part of the overall £13.808m of savings. The cost efficiencies

proposed will be delivered by reductions in pension contributions, more targeted use of training budgets, prioritising our most impactful communications, continuing the 'in house' approach to staff surveys, reduced mileage costs, and improved use of assets.

9.10 Additional to these efficiencies, but shown as a separate savings figure, are reductions in staffing where vacancies have arisen and are being absorbed, (totalling £1.092m), for example in ICT, Housing Solutions, Planning, Building Control, Public Realm, Assets, Economic Development, Sustainable Communities, Strategic Policy and Governance roles. Some teams will also be restructuring to remove roles.

9.11 Every effort has and will be made to minimise the impact of these savings and wherever possible any foreseen negative has been offset to some degree by changes to the staff time splits between Babergh and Mid Suffolk.

9.12 Each Council is legally obliged to pay for the staff time that it utilises. The Councils have governance mechanisms in place to ensure the costs are reconciled each year and therefore borne by the relevant Council. There have therefore been some increases to Mid Suffolk's budget that reflect these fluctuations.

9.13 Overall, the administration considers it has taken a proportionate and balanced approach to setting the 2026/27 budget. It is clear however that the financial position in the later part of the medium-term remains financially challenging.

10. RESERVES

10.1 Section 43 of the Local Government Finance Act 1992 requires that, when setting the budget for the forthcoming year the Council must have regard to the level of reserves needed to provide enough resources to finance estimated future expenditure plus any appropriate allowances that should be made for contingencies.

10.2 The forecast position on the Council's earmarked reserves is shown in Appendix C. The Council has classified the reserves into three groups: reserves held to mitigate financial risks and to increase future financial resilience, reserves set up to fund specific services, and reserves that are available to fund the actions and capital investment required to deliver the Mid Suffolk Plan. Details of the key reserve in the latter category are given in Appendix D.

10.3 The balance on all earmarked reserves at the end of this financial year is forecast at £40.441m. This includes income added to the reserves during this financial year (£6m of dividend income from Gateway 14 Ltd). The balance also includes the forecast surplus on the revenue budget for 2025/26 of £4.426m.

10.4 The following reserve transfers are proposed as part of this budget:

- That £1.602m be transferred to a Waste Reserve to fund the new food waste service in 2026/27.
- That the £194k transitional protection grant and the £1.061m Adjustment Support Grant be transferred to the Financial Resilience Risk Reserve in 2026/27
- That the forecast surplus for 2026/27 of £3.605m be transferred to the Mid Suffolk Implementation Reserve subject to the outturn position at the end of the year.

- It is proposed to transfer £1m from the Mid Suffolk Plan Implementation Reserve to a new Stowmarket Innovation Gateway Risk Reserve which will sit in the Financial Resilience & Risk Reserve section. This is proposed to provide financial cover if the expected income from the Stowmarket Innovation Gateway is not realised.

- It is proposed that in 2026/27 £14.371m will be utilised to fund the Capital Programme and £2.871m will be utilised to fund revenue expenditure from the Mid Suffolk Plan Implementation reserve. The reserve will be replenished by a forecast dividend receipt of £2.9m and the budgeted surplus of £3.605m to leave a forecast balance in the Mid Suffolk Implementation Reserve of £6.224m at 31 March 2027.

- It is proposed to fund the Cosy Homes project (£1.3m) from the Insulation Project Reserve leaving a balance of £300k available. Once the project is completed any surplus will be transferred to the Mid Suffolk Implementation reserve if there are no other insulation project forthcoming.

10.5 The Thriving Communities reserve was fully spent by the end of 2024/25 due to partially funding of the Stowmarket Innovation Gateway (£4.753m) as agreed by Council in December 2023. Any projects approved to be funded from this reserve will instead be funded from the Strategic Priorities Reserve.

10.6 The Council also has a General Fund reserve balance of £1m on top of the earmarked reserves reported in Appendix C. This is totally uncommitted and acts as a contingency to fund unforeseen costs. There is no statutory minimum level for such a reserve; it is a matter for each local authority's own judgement after taking into consideration the strategic, operational, and financial risks it faces.

11. MEDIUM TERM FINANCIAL POSITION (MTFP)

11.1 The table below shows the forecast summary position for the period 2025/26 to 2030/31. More detail is given in Appendix A. The forecast shows that the financial position going forwards will switch from the Council being in a net surplus position to a net deficit position from 2029/30 onwards. And whilst, as explained below, there is a lot of uncertainty in the forecast, the likelihood is that savings, increases in income, and/or the use of reserves will need to be identified in the years to come to balance the budget from 2029/30.

Table 17: Forecast gross expenditure and income over period 2025/26 to 2030/31

	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)	Forecast 2027/28 (£'000)	Forecast 2028/29 (£'000)	Forecast 2029/30 (£'000)	Forecast 2030/31 (£'000)
Gross Expenditure	34,563	39,589	40,372	42,326	41,567	42,712
Gross Income	(36,819)	(43,067)	(40,693)	(43,301)	(40,399)	(40,308)
Adjustment for Housing Benefit	(127)	(127)	(127)	(127)	(127)	(127)
Budget (Surplus) / Deficit	**(2,383)**	**(3,605)**	**(448)**	**(1,101)**	**1,041**	**2,277**

11.2 Over the medium-term period gross expenditure is forecast to increase by £3.123m or 7.89% from the 2026/27 budget, due to forecast pay awards, staff increments, reallocation of officer time under the shared management arrangements between Babergh District Council to Mid Suffolk, inflationary increases on major contracts, and capital financing charges. Details of the major cost and income assumptions used in the MTFP are shown in Appendix B.

11.3 Income over the same period however is forecast to decrease by £2.759m or 6.41%. These figures are based on the Council increasing Council Tax by 2.99% per annum from 2026/27 onwards and reflects a significant decline in government funding in 2029/30 and 2030/31, minimal increases in the sales, fees and charges and less interest receivable.

11.4 In the later years the ongoing expenditure needed to fund Council Services is far outstripping the Council's recurring income resources from Business Rates, Council Tax, fees & charges, and government grants. This is largely because of the local government funding reforms as set out in paragraphs 8.14 to 8.24.

11.5 Increases to Council Tax generate cumulative income as shown in the table below. Even at a 2.99% increase per annum, the threshold that central government permits councils to raise Council Tax before a referendum needs to be held, the amounts of additional income raised are not sufficient to match the increases in expenditure nor fund the future forecast budget gaps from 2029/30 onwards.

Table 18: Cumulative additional income with annual Council Tax increases

	2026/27 (£000)	2027/28 (£000)	2028/29 (£000)	2029/30 (£000)	2030/31 (£000)
Additional Council Tax at 1% Increase	75	151	227	304	382
Additional Council Tax at 2% Increase	150	303	458	617	780
Additional Council Tax at 2.99% Increase	227	455	692	937	1,189

Medium Term Financial Strategy

11.6 To achieve its ambitions, the Council needs to take a medium-term view of budgeting through a robust financial strategy. The Council's main strategic financial aim remains to become self-financing. The Council's parallel aim is to generate more funds than are required purely for core services, to enable additional investment into the district.

11.7 There are 3 key elements that need to be carefully balanced to ensure success, which are cost management, income generation and service levels.

11.8 The following overarching principles are considered when evaluating ideas and opportunities for efficiencies:

- Reduce our costs
- Increased income
- Provide better / "best" value
- Increased social value
- Provide a better service for our customers
- Reduction in administration costs, without compromising service
- Reduced climate change and biodiversity impact

11.9 The focus is on:

- internal efficiencies and improvements
- continuously streamlining work and reducing waste in processes
- greater cross-functional working and multi-skilling
- improving ways of working to move away from 'professional silos' and toward integrated services for the public

- customer demand understood, analysed, and met through new services and business models
- demand is re-shaped and managed while engaging service users to ascertain priorities.

11.10 It is likely that additional resources and investment will be required in order to deliver efficiencies and savings in the longer term. The Council will continue this approach to further transform the way it operates over the MTFP period.

11.11 A further key element of the Strategy is having adequate reserves available to manage any unexpected changes to spending and funding plans. They are a fundamental part of the way the Council manages its business risks and maintains a stable financial position.

11.12 It is important to keep the focus on financial sustainability ahead of the Governments decision on LGR for Suffolk. With increasing costs and reduced funding, the Council will need to focus on balancing its budgets over the medium term whilst also undertaking investment to get itself ready for LGR.

11.13 The 2026/27 Budget and MTFP does not include any pressure for the funding of transition costs as part of LGR. The funding of transition costs will be a collaborative approach between all Suffolk councils, with reserves being considered as the first call for funding these (where these reserves can then be replenished), in advance of savings being delivered.

11.14 However, reserves will need to be maintained at a level to provide adequate financial resilience and therefore it is proposed that the Councils seeks to obtain permission from Government to use capital receipts to help manage upfront transition costs, and costs associated with service transformation, cost saving initiatives and efficiency improvements as set out in Appendix G.

12. CAPITAL PROGRAMME

12.1 Appendix E shows the full breakdown of the capital programme to 2030/31. Schemes included in the 2026/27 capital budget are:

- Biodiversity and nature recovery – The budget includes £145k for projects for the benefits of Biodiversity as per paper MC/25/31.There is also a significant revenue element of £661k for 2026/27.
- Temporary Accommodation – A total of £4m for temporary accommodation projects with £1m being carried over from 2025/26.
- Cosy Homes Scheme – A total of £1.3m for insulation works in the district to be funded from the Insulation Project Reserve.
- Renovation/Home Repair Grants – Scheme has been added back to the budget for £100k each year across the MTFP period.
- Leisure Centres – A total of £1.267m for works at Stradbroke and Stowmarket Leisure Centres for essential roofing works.
- Mid Suffolk Sports Infrastructure Fund - £750k for providing access to sports and improved facilities outside of Stowmarket.

- SHELF Phase 2 – The SHELF phase two scheme was approved in 2025/26, and the scheme has been carried forward to the budget for £4m in 2026/27.
- Stowmarket Innovation Gateway - £1.7m to complete the Innovation Gateway on the Gateway 14 site.
- Stowmarket Town Centre Gateway Fund – Two schemes totalling half (£750k) of the allocated £1.5m were approved in 2025/26. Part of the £750k is forecast to be carried over to 2026/27 with the remainder allocated and spent in the budget year. This will be funded from the Stowmarket Town Centre Gateway reserve.
- Community Infrastructure Levy (CIL) - £3.3m for CIL approved schemes across the district.
- The capital ambition programme has now been moved into the capital programme.

Table 19: Capital Programme and financing 2025/26 to 2030/31

	2025/26 Forecast (£'000)	2026/27 Budget (£'000)	2027/28 Forecast (£'000)	2028/29 Forecast (£'000)	2029/30 Forecast (£'000)	2030/31 Forecast (£'000)
Capital Budget	35,387	23,031	4,639	3,853	3,653	3,653
Financing:						
Capital Receipts	(274)	(288)	(303)	(318)	(335)	(351)
Disabled Facilities Grant	(861)	(698)	(698)	(698)	(698)	(698)
Innovation Gateway Seed Funding	(6,000)	-	-	-	-	-
Other Capital Grants	(2,379)	-	-	-	-	-
CIL/S106	(5,808)	(3,738)	(2,000)	(2,000)	(2,000)	(2,000)
Innovation Gateway Reserve	(7,525)	(369)	-	-	-	-
Food Museum Reserve	-	-	(533)	-	-	-
Mid Suffolk Plan Implementation Reserve	(10,918)	(14,371)	(1,105)	(837)	(620)	(604)
Stowmarket Town Centre Gateway Reserve	(328)	(1,172)	-	-	-	-
Strategic Priorities Reserve	(135)	-	-	-	-	-
Insulation Project Reserve	(320)	(1,300)	-	-	-	-
Revenue Contribution to Capital (RCCO)	(839)	(1,095)	-	-	-	-
Total	**(35,387)**	**(23,031)**	**(4,639)**	**(3,853)**	**(3,653)**	**(3,653)**

Chart 4: 2026/27 Capital Budget allocated to services

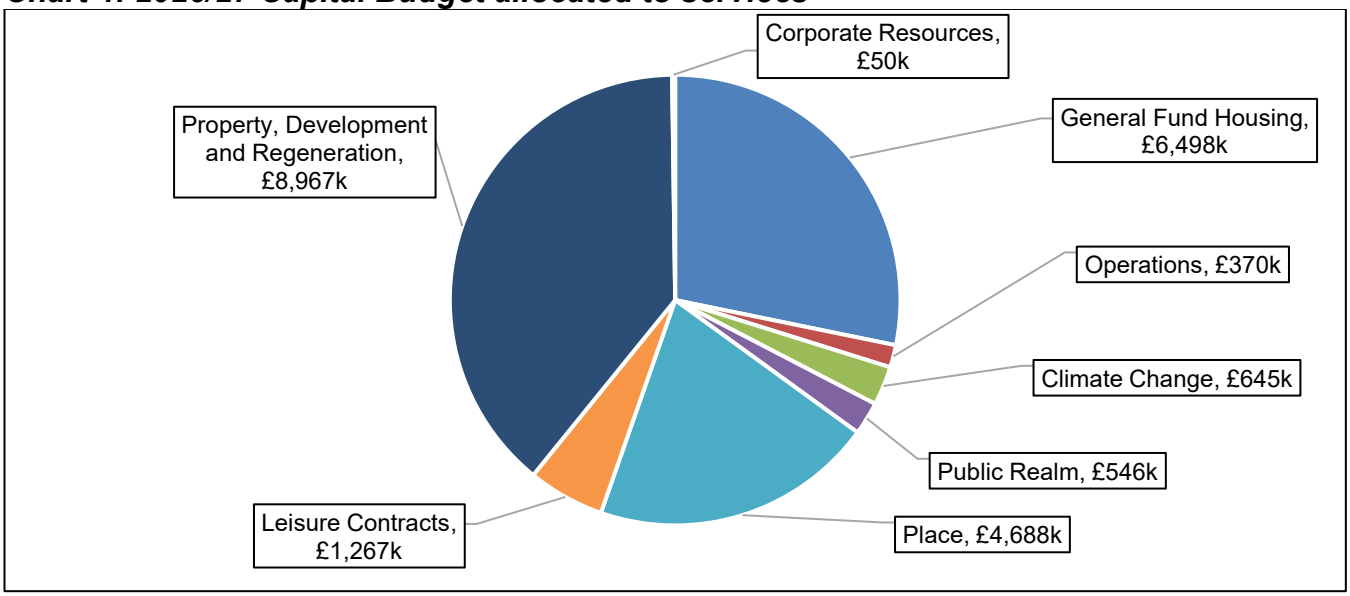
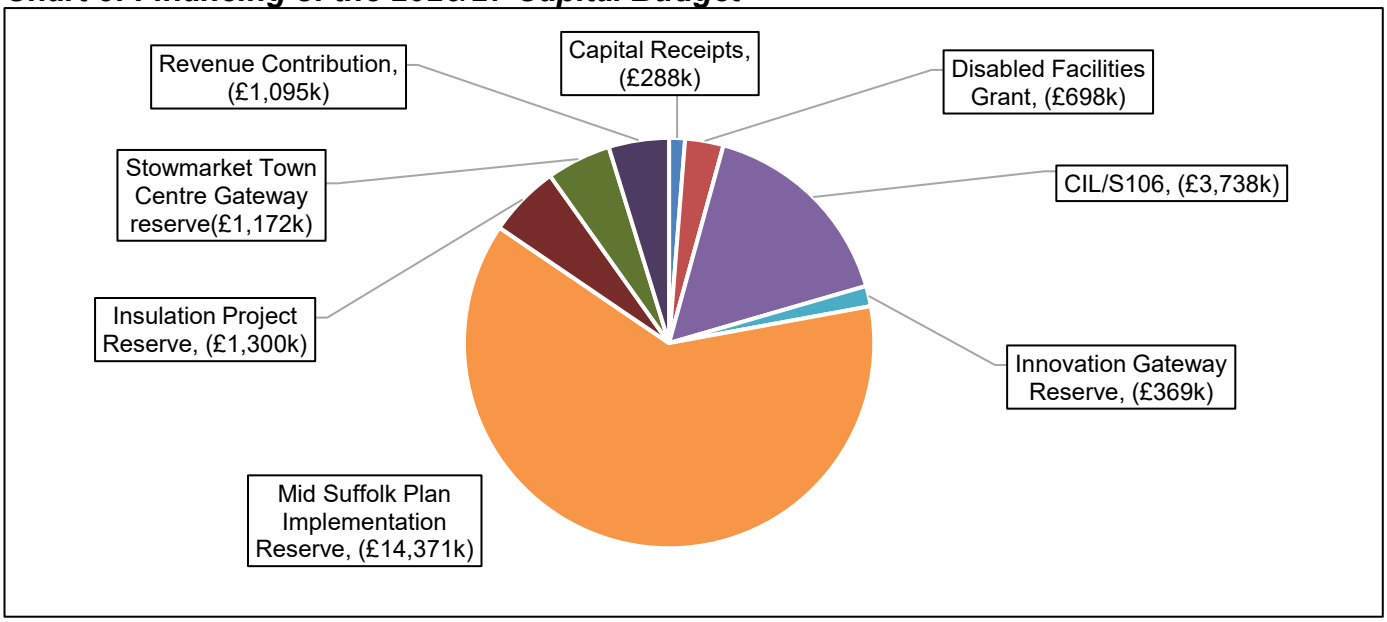


Chart 5: Financing of the 2026/27 Capital Budget



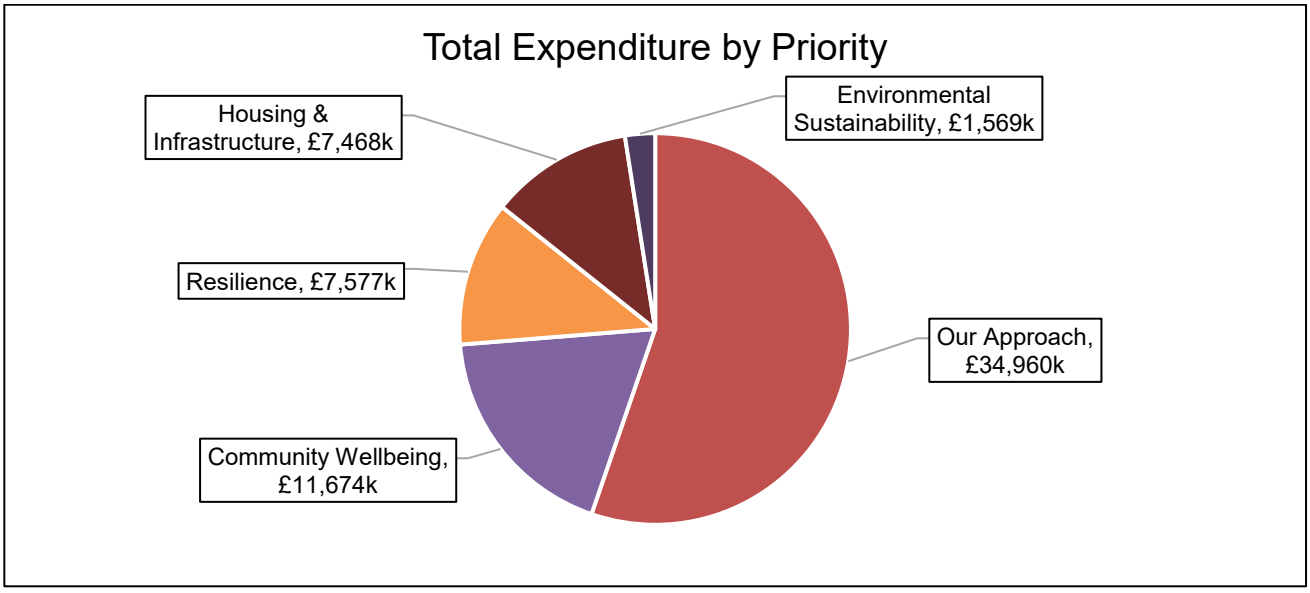
13. LINKS TO THE OUR PLAN FOR MID SUFFOLK

13.1 One of the key planks of 'our approach' is ensuring that Mid Suffolk District Council is a financially viable organisation now and for the future. The underlying principle of the Medium-Term Financial Plan is to be financially sustainable. The budget proposals described in this report will help to achieve the priorities set out in Our Plan for Mid Suffolk.

13.2 Details of the Cabinet's specific priorities and forecast spend against these for 2025/26 to 2027/28 can be seen in Appendix F.

13.3 Chart 6 shows the Councils total gross revenue and capital spend for 2026/27 and how this aligns with the Plan for Mid Suffolk. Over half of the budgeted expenditure is focused on 'Our Approach' which focuses on the delivery of high quality council services that are easy to access, ensuring we are financially responsible and providing open and honest leadership to our residents.

Chart 6 Revenue and Capital Spend 2026/27 by Priority



14. FINANCIAL IMPLICATIONS

14.1 These are detailed in the report.

15. LEGAL IMPLICATIONS

15.1 The provisions of the Local Government Finance Act 1992 (LGFA 1992) require the Council to set a balanced budget annually having regard to the advice of its Chief Finance Officer (Section 151) in relation to the level of reserves, the robustness of the estimates, and the risks associated with the budget.

16. RISK MANAGEMENT

16.1 The Section 25 Report from the Section 151 Officer in Appendix H includes an assessment of the robustness of budget estimates and reserves to ensure the Council maintains adequate provision given the level of financial risk.

16.2 Key risks are set out below.

Key Risk Description	Likelihood 1-4	Impact 1-4	Key Mitigation Measures	Risk Register and Reference
The income, capital and outcome projections for the Councils investment in the Capital Investment Fund (CIFCO) may not be met	3 - Probable	2 - Noticeable	Implementation of strong corporate governance Engagement of independent professional advisers and preparation of annual audited accounts. Business Plan approved by Council Review by Overview and Scrutiny Committee Council oversight of trading companies management accounts Cashflow forecast complete Develop Business Plan for Council Review with continuing focus on capital strategy	Significant Risk Register - SRR001
General Fund: Mid Suffolk District Council may fail to be financially sustainable	2- Unlikely	3 - Bad	Continued monitoring and reporting of the Councils financial position including actual and reserves. Cabinet briefings to review position and budget options. External value for money audits. Early development of medium-term financial strategy and identification of options	Significant Risk Register - SRR008MSDC
Mid Suffolk District Council may expose itself to financial risk through its own subsidiary companies	2- Unlikely	2 - Noticeable	Director of Assets and Investments is a Director on each Company Board Director of Finance is provisioned with Company accounts annually in addition	Significant Risk Register - SRR0017MSDC

Key Risk Description	Likelihood 1-4	Impact 1-4	Key Mitigation Measures	Risk Register and Reference
and other commercial activities.			to receiving quarterly financial reporting Discussions with external auditors - EY Advice from Treasury Managers - Arlingclose Annual assessment of expected credit losses on lending to companies Further Mitigation Actions - Formal training on subsidiary companies for officers and councillors regularly Assess whether company directors have the relevant skills to oversee a commercial business	
The councils may face significant increases in their borrowing costs.	2-Unlikley	2 - Noticeable	Regular review of current interest rates and ongoing advice from Arlingclose. Review as part of treasury and investment strategy, and budget setting to ensure further decisions that incur borrowing are affordable Proving the financial viability of Capital projects via robust business cases	Significant Risk Register - SRR0025MSDC

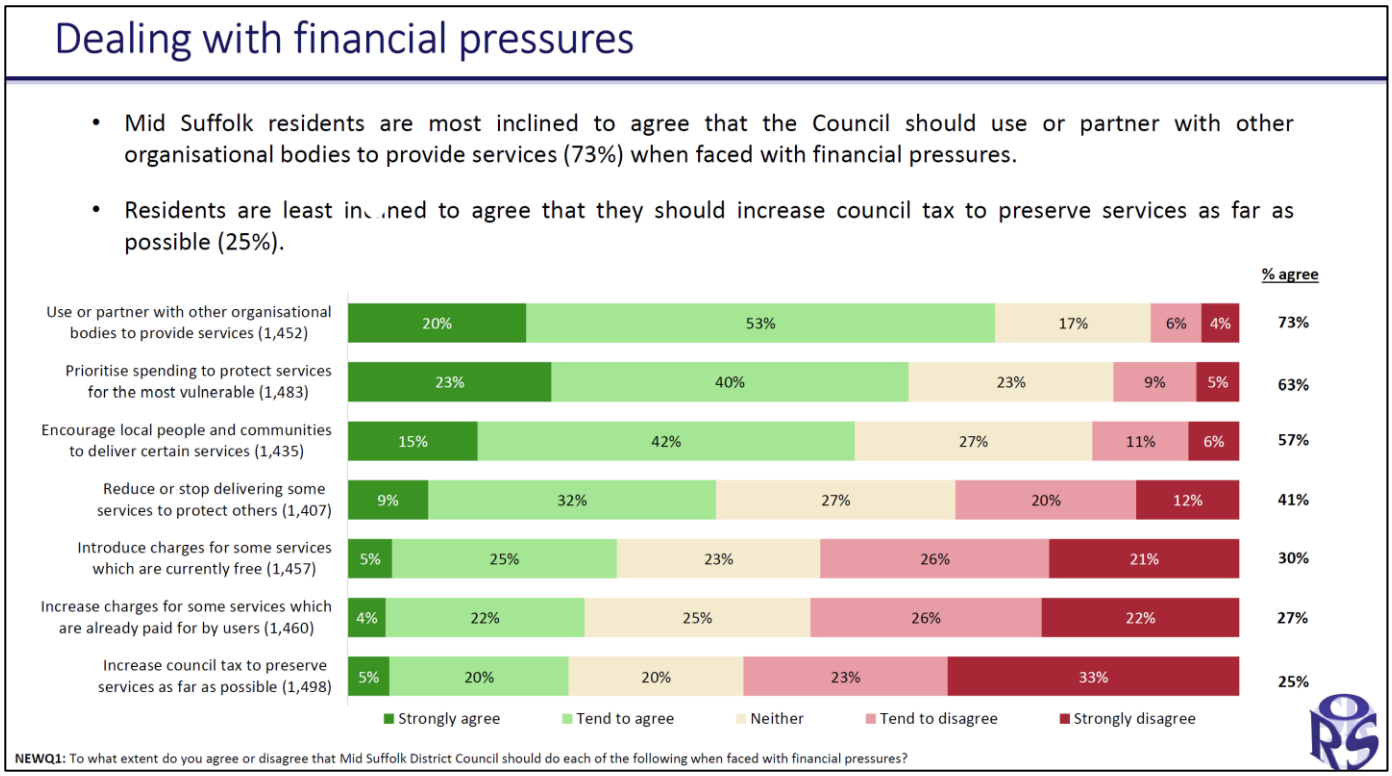
17. CONSULTATIONS

17.1 Consultations have taken place with Directors, Corporate Managers, Budget Managers and Cabinet Members as appropriate.

17.2 Between 31 July 2025 and 19 October 2025 Mid Suffolk conducted a resident's survey, 1,555 online and postal questionnaires were completed, yielding a household response rate of 23.87% and an estimated individual response rate of 12.63%.

17.3 The survey included a question relating to the Councils finances when dealing with financial pressures - To what extent do you agree or disagree that Mid Suffolk District Council should do each of the following when faced with financial pressures?

Chart 7: Respondent views on To what extent do you agree or disagree that Mid Suffolk District Council should do each of the following when faced with financial pressures?



18. EQUALITY ANALYSIS

18.1 A full Equality Impact Assessment (EIA) has been completed and can be found in Appendix M.

19. ENVIRONMENTAL IMPLICATIONS

19.1 Directors, Heads of Service and other Budget Managers continue to consider the environmental impact of their budgets and take the opportunity to reduce their carbon footprint as opportunities arise.

19.2 The Council's strategic priorities state that environmental and social responsibilities will be at the heart of all the work the Council undertakes, and the budget underpins this.

19.3 In support of the Council's commitment to be Carbon neutral by 2030, including membership of the UK100, several initiatives have and are being undertaken from a combination of the Council's own resources and those secured from external sources. The Council has recently approved a revised Biodiversity Action Plan, with associated detailed budget provisions through until 2028. Further work is ongoing with regard to carbon reduction and climate adaptation related activity both in respect of the Councils own emissions and those of the wider district.

20. APPENDICES

Title	Location
Medium Term Financial Plan 2025/26 to 2030/31	Appendix A
Inflation and other key assumptions made in the 2026/27 budget and MTFP	Appendix B
Forecast Earmarked Reserves	Appendix C
Detailed Forecast Key Investment Reserves Breakdown	Appendix D
Capital Programme for 2025/26 to 2030/31	Appendix E
Mid Suffolk Plan Capital and Revenue Spend 2025/26 to 2027/28	Appendix F
Flexible Use of Capital Receipts Strategy	Appendix G
Section 25 Report from the S151 Officer	Appendix H
Council Tax Support - Discretionary Policy 2026/27	Appendix I
Council Tax Resolution and Parish Schedules	Appendix J
Glossary of financial terms used in the Budget Report	Appendix K
Budget Book 2026/27	Appendix L
Full Equality Impact Assessment	Appendix M

21. BACKGROUND DOCUMENTS

MC/24/40 2025/26 GENERAL FUND BUDGET & MEDIUM-TERM FINANCIAL POSITION (MTFP)
MCa/25/30 FEES AND CHARGES 2026/27
MCa/25/35 2026/27 DRAFT GENERAL FUND BUDGET & MEDIUM-TERM FIANCIAL POSITION (MTFP)
MCa/25/37 GENERAL FUND FINANCIAL MONITORING 2025/26 Q2 OUTTURN
MC/23/32 OUR PLAN FOR MID SUFFOLK
MCa/25/48 2026/27 GENERAL FUND BUDGET & MEDIUM-TERM FINANCIAL POSITION (MTFP)

22. REPORT AUTHORS

David Feveyear-Ward, Head of Finance and Deputy S151
Melissa Evans, Director Finance & Procurement and S151 Officer
Beth Sherman, Financial Accountant

APPENDIX A: MEDIUM TERM FINANCIAL PLAN 2025/26 TO 2030/31

Expenditure	Budget 2025/26 (£'000)	Budget 2026/27 (£'000)	Forecast 2027/28 (£'000)	Forecast 2028/29 (£'000)	Forecast 2029/30 (£'000)	Forecast 2030/31 (£'000)
Employees	15,253	14,666	15,373	15,858	16,663	17,508
Premises Expenses	1,803	1,494	1,500	1,459	1,466	1,474
Supplies & Services	7,007	8,319	7,286	6,730	6,735	6,740
Transport Expenses	535	521	525	524	529	535
Third Party Payments	5,076	7,274	7,602	7,945	8,304	8,681
Transfer of Gateway 14 Dividend into reserves	2,900	2,900	2,900	2,900	2,900	2,900
Transfer to Reserves	101	2,955	5,055	6,814	4,385	4,535
Capital Financing Costs:						
Interest Payable - CIFCO (PWLB Only)	375	353	348	326	771	726
Interest Payable - Short-Term Borrowings	1,619	1,102	1,908	2,172	2,508	2,824
Less Item 8 Debit Recharge to HRA	(2,367)	(2,513)	(3,677)	(3,912)	(4,102)	(4,379)
Revenue Contribution to Capital	839	1,095	-	-	-	-
Minimum Revenue Provision (MRP)	1,423	1,424	1,552	1,510	1,408	1,169
Total Expenditure	**34,563**	**39,589**	**40,372**	**42,326**	**41,567**	**42,712**
Income						
Grants and Contributions	(1,650)	(3,108)	(2,892)	(2,871)	(2,874)	(2,902)
Sales, Fees & Charges	(5,450)	(5,994)	(5,926)	(5,958)	(6,002)	(6,034)
Rental & Other Income (incl. PV panels)	(2,215)	(2,157)	(2,179)	(2,179)	(2,179)	(2,179)
Transfer from Reserves	(2,624)	(5,249)	(4,232)	(3,456)	(3,505)	(3,915)
Recharges	(1,610)	(1,627)	(1,627)	(1,637)	(1,647)	(1,657)
Dividend from Gateway 14 Ltd	(2,900)	(2,900)	(2,900)	(2,900)	(2,900)	(2,900)
Investment Income:						
Interest Receivable - Pooled Funds	(420)	(336)	(336)	(336)	(336)	(336)
Interest Receivable - Short-Term Investments	(205)	(307)	(267)	(267)	(267)	(267)
Pooled Funds - Transfers to Reserves	1,000	-	-	-	-	-
Less Item 8 Credit Recharge from HRA	142	139	126	138	160	196
Interest Receivable - (CIFCO)	(2,160)	(2,146)	(2,132)	(2,115)	(2,099)	(2,082)
Government Grants:						
New Homes Bonus	(1,903)	-	-	-	-	-
Revenue Support Grant (RSG)	(157)	(6,198)	(4,433)	(2,616)	(2,616)	(2,616)
Transitional Protection Grant (95%)	-	(194)	(1,374)	(2,575)	-	-
Adjustment Support Grant	-	(1,061)	-	-	-	-
Employers National Insurance Compensation	(132)	-	-	-	-	-
Funding Guarantee Grant	(271)	-	-	-	-	-
Business Rates:						
Baseline Business Rates	(14,177)	(17,813)	(18,678)	(19,532)	(20,422)	(21,352)
Business Rates Current Year Levy	4,306	125	265	413	67	224
Business Rate Tariff Payments	8,648	15,447	15,801	16,120	18,125	18,488
Business Rates Pool share of Growth Benefit	(788)	-	-	-	-	-
S31 Business Rates Grant	(3,171)	-	-	-	-	-
Removal of Top Slicing	(606)	-	-	-	-	-
Business Rates - Renewable Energy	(640)	(702)	(718)	(732)	(747)	(762)
Income from Freeport	(365)	(422)	(734)	(808)	(650)	(650)
Business Rates Pot B (SIG)	(839)	(1,095)	(1,924)	(2,413)	(2,469)	(2,526)
Business Rates Prior Year Surplus	(1,144)	(212)	-	-	-	-
Business Rates Adjustment	-	611	1,632	(1,094)	(1,262)	-
Collection Fund Surplus	-	(42)	-	-	-	-
Council Tax	(7,490)	(7,826)	(8,165)	(8,483)	(8,776)	(9,040)
Total Income	**(36,819)**	**(43,067)**	**(40,693)**	**(43,301)**	**(40,399)**	**(40,308)**
HB Transfer Payments	9,239	9,239	9,239	9,239	9,239	9,239
HB Grants and Contributions	(9,366)	(9,366)	(9,366)	(9,366)	(9,366)	(9,366)
Budget (Surplus) / Deficit	**(2,383)**	**(3,605)**	**(448)**	**(1,101)**	**1,041**	**2,277**
Movement in Reserves:						
Trf to Mid Suffolk Plan Implementation Reserve	2,383	3,605	448	1,101	-	-
Trf from Financial Risk & Resilience Reserve	-	-	-	-	(1,041)	(2,277)
Remainder Budget Gap	**-**	**-**	**-**	**-**	**-**	**-**
Financial Risk & Resilience Reserve Balance	**8,644**	**11,006**	**12,380**	**14,954**	**13,913**	**11,636**

APPENDIX B: INFLATION AND OTHER KEY ASSUMPTIONS IN THE 2025/26 BUDGET AND MTFP

Please note that Sales, fees and charges Table 9a refers to the volume and fee increase detailed separately. The figures in Appendix B will show both the volume and fee increase percentage combined – therefore are not inflation only driven.

	2026/27 %	2027/28 %	2028/29 %	2029/30 %	2030/31 %
Employees					
Annual Pay Award Inflation	3%	3%	3%	3%	3%
Annual Increment Increases Inflation	2%	2%	2%	2%	2%
Employers NI Contribution Rate (above £5,000 threshold)	15%	15%	15%	15%	15%
Employers Pension Contribution Rate	16.4%	16.4%	16.4%	16.4%	16.4%
Vacancy Management Factor	3%	3%	3%	3%	3%
Major Contracts					
Domestic Waste Contract	5%	5%	5%	5%	5%
Food Waste Contract	5%	5%	5%	5%	5%
Garden Waste Contract	5%	5%	5%	5%	5%
Trade Waste Contract	5%	5%	5%	5%	5%
IT SCC Contract	3%	3%	3%	3%	3%
Shared Revenues Partnership Contract	3%	3%	3%	3%	3%
Supplies & Services - Price inflation - for different types of expenditure					
Insurance Premium Increase	10%	10%	10%	10%	10%
Income changes					
Building Control	(0.17%)	1.30%	1.29%	1.27%	1.25%
Car Parking	-	-	-	-	-
Planning & Enforcement	22.62%	(7.08%)	-	-	-
Electoral Services & Land Charges	(11.75%)	-	-	-	-
Housing Solutions	(5.75%)	-	-	-	-
Licensing	3.63%	1.23%	1.22%	1.20%	1.%
Public Realm	10.45%	-	-	-	-
Recycling, Waste & Fleet	7.46%	0.57%	0.92%	1.37%	0.90%
Capital Financing Charges & Investment Income					
Minimum Revenue Provision - Annuity Rate	5%	5%	5%	5%	5%
Interest payable - short-term borrowing interest rates	4%	3.75%	3.5%	3.5%	3.5%
Interest income - short-term investments rates	4%	3.75%	3.5%	3.5%	3.5%
Council Tax					
Council Tax Increase	2.99%	2.99%	2.99%	2.99%	2.99%
Council Tax Base Growth*	1.46%	1.30%	0.88%	0.45%	0.02%

*It has been assumed that premiums will continue to decline due to the premiums acting as a deterrent. The rate of growth of the tax base excluding premiums has been declining over the last three years, and this trend has been projected forward. Both these factors result in a reduction in Council Tax Base growth.

APPENDIX C: FORECAST EARMARKED RESERVES 2025/26 to 2027/28

Reserve	Opening Balance 1 April 2025 (£'000)	Movement Reserves 2025/26 (£'000)	Forecast Closing Balance 31 March 2026 (£'000)	Movement 2026/27 (£'000)	Budget Balance as at 31 March 2027 (£'000)	Movement 2027/28 (£'000)	Budget Balance as at 31 March 2028 (£'000)	Movement 2028/29 (£'000)	Budget Balance as at 31 March 2029 (£'000)	Movement 2029/30 (£'000)	Budget Balance as at 31 March 2030 (£'000)	Movement 2030/31 (£'000)	Budget Balance as at 31 March 2031 (£'000)
FINANCIAL RESILIENCE & RISK RESERVES													
Business Rates & Council Tax	5,202	(5,202)	-	-	-	-	-	-	-	-	-	-	-
COVID 19	67	(67)	-	-	-	-	-	-	-	-	-	-	-
Pooled Investments (Loss in Value) Reserve	-	835	835	-	835	-	835	-	835	-	835	-	835
Stowmarket Innovation Gateway Risk Reserve	-	-	-	1,000	1,000	-	1,000	-	1,000	-	1,000	-	1,000
Financial Resilience Reserve	2,540	5,269	7,809	1,362	9,171	1,374	10,545	2,575	13,119	(1,041)	12,078	(2,277)	9,801
	7,809	**835**	**8,644**	**2,362**	**11,006**	**1,374**	**12,380**	**2,575**	**14,954**	**(1,041)**	**13,913**	**(2,277)**	**11,636**
OPERATIONAL/SERVICE DELIVERY RESERVES													
Business Rates Retention Pilot (BRRP)	705	(70)	635	(8)	627	-	627	-	627	-	627	-	627
Carry Forwards	107	-	107	(107)	-	-	-	-	-	-	-	-	-
Climate Change and Biodiversity	718	-	718	(45)	673	(45)	628	(45)	582	(45)	537	(45)	492
Community Housing Fund	106	(27)	79	(1)	78	(1)	77	(1)	76	(1)	75	(1)	74
Commuted Maintenance Payments	304	(176)	128	(50)	78	(50)	28	(28)	-	-	-	-	-
Elections Equipment	24	-	24	-	24	-	24	-	24	-	24	-	24
Elections Fund	60	45	105	45	150	47	197	48	245	50	294	(245)	50
Government Grants	320	-	320	-	320	-	320	-	320	-	320	-	320
Homelessness	203	-	203	-	203	-	203	-	203	-	203	-	203
Neighbourhood Planning Grants	86	-	86	10	96	(15)	81	(33)	49	-	49	-	49
Planning (Legal)	1,045	(179)	866	(107)	759	(107)	652	(107)	545	(107)	438	(107)	331
Planning Enforcement	45	-	45	-	45	-	45	-	45	-	45	-	45
Repair & Renewals	293	-	293	-	293	-	293	-	293	-	293	-	293
Rough Sleepers	26	-	26	-	26	-	26	-	26	-	26	-	26
Strategic Planning	425	-	425	(10)	415	(10)	405	(10)	395	(10)	385	(10)	375
Temporary Accommodation	-	-	-	8	8	8	16	8	24	8	32	8	40
Wellbeing	4	-	4	-	4	-	4	-	4	-	4	-	4
Welfare Benefits Reform	7	-	7	-	7	-	7	-	7	-	7	-	7
	4,478	**(407)**	**4,071**	**(265)**	**3,806**	**(174)**	**3,632**	**(168)**	**3,464**	**(106)**	**3,359**	**(400)**	**2,959**
INVESTING IN THE DISTRICT													
Insulation Project Reserve (Cosy Homes)	1,920	(320)	1,600	(1,300)	300	(300)	-	-	-	-	-	-	-
Food Museum Reserve	-	533	533	-	533	(533)	-	-	-	-	-	-	-
Mid Suffolk Plan Implementation Reserve	21,484	(3,523)	17,961	(11,737)	6,224	2,686	8,910	4,635	13,545	3,786	17,330	3,836	21,167
Stowmarket Innovation Gateway Reserve	7,894	(7,525)	369	(369)	-	-	-	-	-	-	-	-	-
Stowmarket Town Centre Gateway Reserve	-	1,172	1,172	(1,172)	-	-	-	-	-	-	-	-	-
Strategic Priorities	7,068	(977)	6,091	(520)	5,571	(520)	5,051	(520)	4,531	(520)	4,011	(520)	3,491
	38,366	**(10,640)**	**27,726**	**(15,098)**	**12,628**	**1,333**	**13,961**	**4,115**	**18,076**	**3,266**	**21,341**	**3,316**	**24,658**
Total Earmarked Reserve Balance	**50,653**	**(10,212)**	**40,441**	**(13,001)**	**27,440**	**2,533**	**29,973**	**6,522**	**36,495**	**2,119**	**38,614**	**640**	**39,253**

APPENDIX D: FORECAST POSITION FOR THE KEY INVESTMENT RESERVES

MID SUFFOLK IMPLEMENTATION RESERVE	Description	Movement (from) / to Reserve 2025/26 £000's	Movement (from) / to Reserve 2026/27 £000's	Movement (from) / to Reserve 2027/28 £000's	Movement (from) / to Reserve 2028/29 £000's	Movement (from) / to Reserve 2029/30 £000's	Movement (from) / to Reserve 2030/31 £000's
Opening Balance		**21,484**	**17,961**	**6,224**	**8,910**	**13,545**	**17,330**
Transfers into Reserve	Dividend from Gateway 14 Ltd	6,000	2,900	2,900	2,900	2,900	2,900
	Pot B Business Rates (Stowmarket Innovation Gateway)	-	-	1,924	2,413	2,469	2,526
	Insulation Project Reserve Transfer			300			
	In Year Surplus	4,426	3,605	448	1,101	-	-
Transfers to Other Reserves	Transfer to Food Museum Reserve	(533)	-	-	-	-	-
	Transfer to Stowmarket Innovation Gateway Risk Reserve	-	(1,000)	-	-	-	-
	Transfer to Stowmarket Town Centre Gateway Reserve	(1,500)	-	-	-	-	-
		8,393	**5,505**	**5,572**	**6,414**	**5,369**	**5,426**
Capital Use of Reserves							
General Fund housing	Renovation/Home Repair Grants	(29)	(100)	-	(100)	(100)	(100)
Operations	Replacement Refuse Freighters - Joint Scheme	(834)	(210)	(107)	-	-	-
	Simpler Recycling - Twin Stream Recycling Collection	(287)	-	-	-	-	-
	Simpler Recycling - Food Waste Collections	(1,654)	-	-	-	-	-
	Refuse and Recycling Bins	-	(160)	(160)	(52)	(35)	(19)
Public Realm	Street care - Vehicles and Plant Renewals	(70)	(90)	(90)	(90)	(90)	(90)
	Car Parks - Planned Maintenance	(60)	(262)	(40)	(40)	(40)	(40)
	Parking Strategy Implementation	(20)	(129)	-	-	-	-
	Needham Lake Footpath - Planned Maintenance	(70)	(15)	(15)	(15)	(15)	(15)
	Public Realm Enhancements - REACT service	(175)	-	-	-	-	-
	Play equipment	(78)	(50)	(50)	(50)	(50)	(50)
Place	Community Development Grants	(190)	(190)	(190)	(190)	(190)	(190)
	Food Museum, Stowmarket	(1,000)	-	-	-	-	-
Leisure Centres	Stowmarket Leisure Centre - Repairs and Renewals	(215)	(302)	(100)	(100)	-	-
	Stowmarket Leisure Centre - Pool Covers	-	(152)	-	-	-	-
	Stradbroke Pool - Repairs and Renewals	(282)	(525)	-	-	-	-
Property, Development & Regeneration	Strategic Investment Fund (SIF)	(198)	(200)	-	-	-	-
	Stowmarket Innovation Gateway	-	(257)	-	-	-	-
	SHELF Phase 1	-	(346)	(74)	-	-	-
	SHELF Phase 2	-	(3,588)	(54)	-	-	-

APPENDIX D: FORECAST POSITION FOR THE KEY INVESTMENT RESERVES

MID SUFFOLK IMPLEMENTATION RESERVE	Description	Movement (from) / to Reserve 2025/26 £000's	Movement (from) / to Reserve 2026/27 £000's	Movement (from) / to Reserve 2027/28 £000's	Movement (from) / to Reserve 2028/29 £000's	Movement (from) / to Reserve 2029/30 £000's	Movement (from) / to Reserve 2030/31 £000's
	Creeting Road Depot Maintenance	(390)	-	-	-	-	-
	Corporate Buildings-Planned Maintenance	(273)	(30)	(30)	(30)	(30)	(30)
	Business Hub Cross Street, Eye	(19)	-	-	-	-	-
	Stowmarket Initiative - Wayfinding Project	(225)	-	-	-	-	-
	Wingfield Barns	(40)	(20)	(20)	(20)	(20)	(20)
Corporate Resources	ICT-Hardware/Software Refresh	(50)	(50)	(50)	(50)	(50)	(50)
Action Plan Items	Zero Bill Home Grants	-	(300)	-	-	-	-
	ECO HUB Advice Centre	(150)	-	-	-	-	-
	Local Cycling & Walking Infrastructure Plan (LCWIP) Scheme Development	(250)	-	-	-	-	-
	Biodiversity Land Thorndon (Kerrison)	(530)	-	-	-	-	-
	Land for Biodiversity	(294)	(145)	(125)	-	-	-
	Biodiversity Plan	(85)	-	-	-	-	-
	Local Food Production Support	-	(100)	-	-	-	-
	Temporary Accommodation Project	(1,000)	(4,000)	-	-	-	-
	Regeneration in towns outside Stowmarket	(300)	(300)	-	-	-	-
	Mid Suffolk Sports Infrastructure Fund	(250)	(750)	-	-	-	-
	Stowmarket - Appearance of Buildings	(400)	-	-	-	-	-
	Possible investment in HRA stock	(1,500)	(1,500)	-	-	-	-
	Empty Homes Grant	-	(100)	-	(100)	-	-
	Community Energy Support Grants	-	(500)	-	-	-	-
Total Capital Use of Reserves		**(10,918)**	**(14,371)**	**(1,105)**	**(837)**	**(620)**	**(604)**
Revenue Use of Reserves							
Climate Change & Biodiversity	Climate Roadshows budget	(3)	(3)	(3)	(3)	(3)	(3)
	ECO HUB Advice Centre - Feasibility Study	(54)	-	-	-	-	-
	Revenue cost of Nature Recovery Budget	-	(661)	(614)	-	-	-
	New foot/cycle path in line with LCWIP	(105)	(105)	(105)	(105)	(105)	(105)
	Climate Change Staff Resources	(63)	(221)	(195)	(66)	(70)	(73)
Customer Operations	Stowmarket Customer Access Point funding for 3 roles	(125)	(98)	(103)	(108)	(114)	(119)
	Funding for Communications & Engagement Officer	(52)	(56)	(59)	(62)	(65)	(68)
	Funding for Community Navigator Officer	(41)	(41)	(43)	(45)	(48)	(50)

APPENDIX D: FORECAST POSITION FOR THE KEY INVESTMENT RESERVES

MID SUFFOLK IMPLEMENTATION RESERVE	Description	Movement (from) / to Reserve 2025/26 £000's	Movement (from) / to Reserve 2026/27 £000's	Movement (from) / to Reserve 2027/28 £000's	Movement (from) / to Reserve 2028/29 £000's	Movement (from) / to Reserve 2029/30 £000's	Movement (from) / to Reserve 2030/31 £000's
Property, Development & Regeneration	Project Support Post in Regeneration	(60)	(64)	(67)	(4)	(4)	(4)
	Delivery of Strategic Asset Management Plan	(20)	-	-	-	-	-
	Consultancy budget for Stowmarket Regeneration	(50)	(50)	(50)	(50)	(50)	(50)
	Rent a roof feasibility study	(27)	-	-	-	-	-
	Officer designated to delivery of Stowmarket Innovation Gateway	-	(60)	(63)	(66)	(70)	(73)
Economy & Business	Fixed term role in Economy	-	(10)	-	-	-	-
	Food Museum, Stowmarket	-	(30)	(30)	-	-	-
Planning	Funding Planning Designer fixed term role and Neighbourhood Plan support post	(27)	(29)	-	-	-	-
	Planning Design Ethos	(30)	-	-	-	-	-
	Neighbourhood Plans Grant for Parishes		(100)	-	-	-	-
	Neighbourhood Planning Officer fixed term post		(21)	(21)	-	-	-
Public Realm	REACT Service Stowmarket - 3 x Cleansing Officers	-	(179)	(179)	(179)	(179)	(179)
	GIS Officer Role	(19)	(42)	(44)	(46)	(49)	(51)
	Car parking review in Stowmarket 50% funded role	(29)	(29)	(30)	(32)	(33)	(35)
	Project Officer support for Green Spaces Review	(117)	(77)	-	-	-	-
Recycling, Waste & Fleet	Zero Waste Project Officer Post	(52)	(50)	(50)	(50)	(50)	(50)
Sustainable Communities	Pride in your Place Funding		(50)	-	-	-	-
Council Tax Hardship	Budget to fund support relating to Council Tax	(125)	(125)	(125)	(125)	(125)	(125)
Cabinet Action Items	Supporting Local Food Production		(200)				
	Disability Forum action plan		(70)				
	Other Projects	-	(500)	-	-	-	-
Total Revenue Use of Reserves		**(998)**	**(2,871)**	**(1,781)**	**(942)**	**(963)**	**(985)**
Closing Balance		**17,961**	**6,224**	**8,910**	**13,545**	**17,330**	**21,167**

APPENDIX D: FORECAST POSITION FOR THE KEY INVESTMENT RESERVES

STRATEGIC PRIORITY RESERVE	Description	Movement (from) / to Reserve 2025/26 £000's	Movement (from) / to Reserve 2026/27 £000's	Movement (from) / to Reserve 2027/28 £000's	Movement (from) / to Reserve 2028/29 £000's	Movement (from) / to Reserve 2029/30 £000's	Movement (from) / to Reserve 2030/31 £000's
	Opening Balance	**7,068**	**6,091**	**5,571**	**5,051**	**4,531**	**4,011**
Sustainable Communities	Locality Awards	(340)	(340)	(340)	(340)	(340)	(340)
Customer Operations	Funding for apprentice posts and project manager	(40)	-	-	-	-	-
	Strategic Priorities	(21)	-	-	-	-	-
Climate Change & Nature Recovery	Sustainable Travel	(16)	-	-	-	-	-
Strategic Property	SHELF Phase 1	(135)	-	-	-	-	-
Housing	Fixed Term Posts in Strategic Priority Projects in Housing Support high quality, sustainable housing & encourage an increase in community led, affordable housing for local people	(425)	(180)	(180)	(180)	(180)	(180)
	Closing Balance	**6,091**	**5,571**	**5,051**	**4,531**	**4,011**	**3,491**

APPENDIX E: CAPITAL PROGRAMME & FINANCING 2025/26 TO 2030/31

Capital Budget	2025/26 Forecast (£'000)	2026/27 Budget (£'000)	2027/28 Forecast (£'000)	2028/29 Forecast (£'000)	2029/30 Forecast (£'000)	2030/31 Forecast (£'000)	Total (£'000)
General Fund Housing							
Mandatory Disabled Facilities Grant	861	698	698	698	698	698	4,351
Renovation/Home Repair Grants	29	100	100	100	100	100	529
Empty Homes Grant	-	100	100	100	-	-	300
Temporary Accommodation	1,000	4,000	-	-	-	-	5,000
Zero Bill Home Grants	-	300	-	-	-	-	300
Cosy Homes	320	1,300	-	-	-	-	1,620
Total General Fund Housing	**2,210**	**6,498**	**898**	**898**	**798**	**798**	**12,100**
Operations							
Replacement Refuse Freighters - Joint Scheme	834	210	210	210	210	210	1,884
Simpler Recycling - Twin Stream Recycling Collection	1,095	-	-	-	-	-	1,095
Simpler Recycling - Food Waste Collections	1,654	-	-	-	-	-	1,654
Bins	265	160	160	160	160	160	1,065
Total Operations	**3,848**	**370**	**370**	**370**	**370**	**370**	**5,698**
Climate Change							
ECO Hub Advice Centre	150	-	-	-	-	-	150
Community Energy Support Grants	-	500	-	-	-	-	500
Local Cycling & Walking Infrastructure Plan (LCWIP)	250	-	-	-	-	-	250
Biodiversity Land, Thorndon (Kerrison)	530	-	-	-	-	-	530
Better Recovery Fund	294	145	125	-	-	-	564
Biodiversity Plan (Cabinet agreed 11 Nov 2025)	85	-	-	-	-	-	85
Total Climate Change	**1,309**	**645**	**125**	**-**	**-**	**-**	**2,079**

APPENDIX E: CAPITAL PROGRAMME & FINANCING 2025/26 TO 2030/31

Capital Budget	2025/26 Forecast (£'000)	2026/27 Budget (£'000)	2027/28 Forecast (£'000)	2028/29 Forecast (£'000)	2029/30 Forecast (£'000)	2030/31 Forecast (£'000)	Total (£'000)
Public Realm							
Street care - Vehicles and Plant Renewals	70	90	90	90	90	90	520
Car Parks - Planned Maintenance	60	262	40	40	40	40	482
Parking Strategy Implementation	20	129	-	-	-	-	149
Needham Lake Footpath - Planned Maintenance	70	15	15	15	15	15	145
Public Realm Enhancements - REACT service	175	-	-	-	-	-	175
Play equipment	78	50	50	50	50	50	328
Total Public Realm	**473**	**546**	**195**	**195**	**195**	**195**	**1,799**
Place							
Community Development Grants	190	190	190	190	190	190	1,140
Local Food Production Support	-	100	-	-	-	-	100
Food Museum, Stowmarket	1,000	-	533	-	-	-	1,533
Mid Suffolk Sport Infrastructure Fund	250	750	-	-	-	-	1,500
Shared Prosperity Fund (SPF)	70	-	-	-	-	-	70
Rural England Prosperity Funding (REPF)	246	-	-	-	-	-	246
CIL Funded Infrastructure Grants	1,084	3,348	2,000	2,000	2,000	2,000	12,432
S106 Open Spaces Expenditure	2,534	-	-	-	-	-	2,534
S106 Suffolk County Contributions	264	-	-	-	-	-	264
S106 Affordable Housing Expenditure	406	-	-	-	-	-	406
Regeneration outside Stowmarket	300	300	-	-	-	-	600
Stowmarket Initiative - Appearance of Buildings	400	-	-	-	-	-	400
Stowmarket Initiative - Wayfinding Project	225	-	-	-	-	-	225
Total Place	**6,969**	**4,688**	**2,723**	**2,190**	**2,190**	**2,190**	**20,950**
Leisure Contracts							
Stowmarket Leisure Centre - Repairs & Renewals	215	590	100	100	-	-	1,005

APPENDIX E: CAPITAL PROGRAMME & FINANCING 2025/26 TO 2030/31

Capital Budget	2025/26 Forecast (£'000)	2026/27 Budget (£'000)	2027/28 Forecast (£'000)	2028/29 Forecast (£'000)	2029/30 Forecast (£'000)	2030/31 Forecast (£'000)	Total (£'000)
Stowmarket Leisure Centre - Pool Covers	-	152	-	-	-	-	152
Stradbroke Pool - Repairs & Renewals	282	525	-	-	-	-	807
Total Leisure Contracts	**497**	**1,267**	**100**	**100**	**-**	**-**	**1,964**
Property, Development and Regeneration							
Stowmarket Innovation Gateway (SIG)	14,638	1,721	-	-	-	-	16,359
Strategic Investment Fund (SIF)	198	200	-	-	-	-	398
Stowmarket Health, Education & Leisure Facility (SHELF) Phase 1	1,125	346	74	-	-	-	1,545
SHELF Phase 2	1,210	3,978	54	-	-	-	5,242
Creeting Road, Depot Maintenance	700	-	-	-	-	-	700
Corporate Buildings-Planned Maintenance	273	30	30	30	30	30	423
Business Hub Cross Street, Eye	19	-	-	-	-	-	19
Wingfield Barns	40	20	20	20	20	20	140
Stowmarket Town Centre Gateway Fund	328	1,172	-	-	-	-	1,500
Investment in HRA Stock	1,500	1,500	-	-	-	-	3,000
Total Property, Development and Regeneration	**20,031**	**8,967**	**178**	**50**	**50**	**50**	**29,326**
Corporate Resources							
ICT-Hardware/Software Refresh	50	50	50	50	50	50	300
Total Corporate Resources	**50**	**50**	**50**	**50**	**50**	**50**	**300**
Total Capital Budget	**35,387**	**23,031**	**4,639**	**3,853**	**3,653**	**3,653**	**74,216**

APPENDIX E: CAPITAL PROGRAMME & FINANCING 2025/26 TO 2030/31

Capital Budget	2025/26 Forecast (£'000)	2026/27 Budget (£'000)	2027/28 Forecast (£'000)	2028/29 Forecast (£'000)	2029/30 Forecast (£'000)	2030/31 Forecast (£'000)	Total (£'000)
Financing	**(£'000)**	**(£'000)**	**(£'000)**	**(£'000)**	**(£'000)**	**(£'000)**	**(£'000)**
Borrowing Base for MRP	-	-	-	-	-	-	-
Capital Receipts	(274)	(288)	(303)	(318)	(335)	(351)	(1,869)
Disabled Facilities Grant	(861)	(698)	(698)	(698)	(698)	(698)	(4,351)
Stowmarket Innovation Gateway -Seed Capital Funding	(6,000)	-	-	-	-	-	(6,000)
Other Capital Grants	(2,379)	-	-	-	-	-	(2,379)
CIL/S106	(5,808)	(3,738)	(2,000)	(2,000)	(2,000)	(2,000)	(17,546)
Innovation Gateway Reserve	(7,525)	(369)	-	-	-	-	(7,894)
Food Museum Reserve	-	-	(533)	-	-	-	(533)
Mid Suffolk Plan Implementation Reserve	(10,918)	(14,371)	(1,105)	(837)	(620)	(604)	(28,455)
Strategic Priorities	(135)	-	-	-	-	-	(135)
Stowmarket Town Centre Gateway Reserve	(328)	(1,172)	-	-	-	-	(1,500)
Insulation Project Reserve	(320)	(1,300)	-	-	-	-	(1,620)
Revenue Contribution	(839)	(1,095)	-	-	-	-	(1,934)
Total Financing	**(35,387)**	**(23,031)**	**(4,639)**	**(3,853)**	**(3,653)**	**(3,653)**	**(74,216)**

APPENDIX F: MID SUFFOLK PLAN 2025/26 TO 2027/28

Mid Suffolk Plan		Deliverable	2025/26		2026./27		2027/28	
			Revenue	Capital	Revenue	Capital	Revenue	Capital
			£000	£000	£000	£000	£000	£000
Housing and Infrastructure	Increasing the availability of truly affordable homes, reducing homelessness	Supporting residents in need; discretionary Council Tax Support scheme	125	-	125	-	125	-
		Temporary accommodation	-	1,000	-	4,000	-	-
		Possible investment in HRA stock	-	1,500	-	1,500	-	-
		Renovation/home repairs grant	-	29	-	100	-	100
		Empty homes grant	-	-	-	100	-	100
	Ensuring we have more insulated and energy efficient homes	ECO hub advice centre	54	150	-	-	-	-
		Zero bills home grants	-	-	-	300	-	-
	Enabling sustainability in the built environment	Embedding a design ethos into planning	58	-	29	-	-	-
	Housing and Infrastructure		**237**	**2,679**	**154**	**6,000**	**125**	**200**
Resilience	Building capacity and capability within communities	Increased number of Neighbourhood Plans	-	-	21	-	21	-
		Neighbourhood plan grant funding	-	-	100	-	-	-
		Delivery of a strategic asset management plan	20	-	-	-	-	-
		Community development grants	-	190	-	190	-	190
		Business support officer	-	-	10	-	-	-
		Business Hub Eye	-	19	-	-	-	-
	Ensuring engagement with communities	Community officers	93	-	97	-	102	-
		Customer access point relocation to Stowmarket Library and improved face to face provision	125	-	98	-	103	-
	Protecting heritage and its cultural significance	Regeneration of Stowmarket in partnership with key stakeholders	50	-	50	-	50	-
		Stowmarket - Appearance of Buildings	-	400	-	-	-	-
		Regeneration officer	60	-	64	-	67	-
		Regeneration in towns outside Stowmarket	-	300	-	300	-	-
		Food museum	-	1,000	30	-	30	-
		Wingfield Barns	-	40	-	20	-	20
		Stowmarket Town Centre Fund	-	328	-	1,172	-	-
	Property Development & Regeneration	Strategic Investment Fund	-	198	-	200	-	-
		Building Maintenance	-	663	-	30	-	30
	Championing local food production	Local food production support	-	-	200	100	-	-

APPENDIX F: MID SUFFOLK PLAN 2025/26 TO 2027/28

Mid Suffolk Plan		Deliverable	2025/26		2026./27		2027/28	
			Revenue	Capital	Revenue	Capital	Revenue	Capital
			£000	£000	£000	£000	£000	£000
	Supporting the delivery of a greener, skilled economy	Stowmarket Innovation Gateway	-	7,525	60	626	63	-
	Resilience		**348**	**10,663**	**730**	**2,638**	**436**	**240**
Community Wellbeing	Enabling greater access to green spaces	Land for public access/open space	29	-	29	-	30	-
	Enhancing walking and cycling (and other physical activity) opportunities	Local cycling & Walking Infrastructure Plan	-	250	-	-	-	-
		New foot/cycle path in line with LCWIP	105	-	105	-	105	-
		Sports provision outside Stowmarket	-	250	-	750	-	-
		Leisure centre maintenance	-	497	-	979	-	100
		SHELF phases 1 and 2	-	-	-	3,934	-	128
	Addressing inequalities	Disability Forum action plan	-	-	70	-	-	-
	Promoting greater pride in your place	Stowmarket wayfinding project	-	225	-	-	-	-
		REACT scheme	-	175	179	-	179	-
		Stowmarket car parking review	117	-	77	-	-	-
		Pride in your place	-	-	50	-	-	-
		Public realm items	19	298	42	546	44	195
	Community Wellbeing		**270**	**1,695**	**552**	**6,209**	**358**	**423**
Environmental Sustainability	Working to achieve net zero carbon emissions	Climate change resource	63	-	221	-	195	-
		Solar PV scheme	25	-	-	-	-	-
	Supporting and facilitating more community energy production	Community energy support grants	-	-	-	500	-	-
	Working towards zero waste	Zero waste project officer	52	-	50	-	50	-
		Twin stream recycling	-	287	-	-	-	-
		Food waste collection	-	1,654	-	-	-	-
		Replacement refuse freighters and bins	-	834	-	370	-	267
	Improving biodiversity and nature recovery	Land for biodiversity and public access	-	530	-	-	-	-
		Nature recovery and biodiversity	-	379	661	145	614	125
		Climate roadshow	3	-	3	-	3	-
	Environmental Sustainability		**143**	**3,684**	**935**	**1,015**	**862**	**392**
Other	Corporate Costs	IT costs	-	50	-	50	-	50
	Action plan provision				500			
	Total year by year split capital and Revenue		**998**	**18,771**	**2,871**	**15,912**	**1,781**	**1,305**
	Total 2025/26 to 2027/28		**41,638**					

APPENDIX G FLEXIBLE USE OF CAPITAL RECEIPTS STRATEGY

Introduction

The Government has produced Statutory Guidance on the Flexible Use of Capital Receipts. Proper accounting practices mean that capital receipts can only be used to support capital expenditure. However, the purpose of the guidance is to give flexibility as to the use of capital.

In summary, the guidance allows councils to use capital receipts from the disposal of property, plant and equipment assets received in the period to 31 March 2027 to fund revenue spending which is forecast to generate ongoing savings to an authority's net service expenditure.

1. Qualifying Expenditure

Qualifying expenditure is expenditure on any project that is designed to generate ongoing revenue savings in the delivery of public services and/or transform service delivery to reduce costs and/or transform service delivery in a way that reduces the costs or demand for services in future years for any of the public sector delivery partners.

Within this definition it is for individual local authorities to decide whether or not a project qualifies for the flexibility.

Set up and implementation costs of any new processes or arrangements can be classified as qualifying expenditure. The ongoing revenue costs of the new processes or arrangements cannot be classed as qualifying expenditure.

2. Proposed use of Capital Receipts Flexibility

In accordance with the above definition the council's Strategy is such that when it utilises the flexibility it will be in support of delivering transformation. Details of expected savings/service transformation are contained within the Strategy. This Strategy includes but is not limited to:

1. Service transformation
2. Cost saving initiatives
3. Efficiency improvements
4. Transition costs ahead of LGR

The council will also consider the use of this flexibility in regard to specific transformation projects that meet the qualifying criteria. In such circumstances the qualifying criteria and how they are met by the project spend will be documented.

3. Capital Receipts Strategy Updates

Any revision to this Strategy, i.e. proposed use of Capital Receipts for purposes other than the above, will be reported through to Cabinet and Council at the appropriate time in the relevant financial year. Any revision to the Strategy will also consider whether it is necessary to amend the Prudential Indicators at the same time. If the council presents a revised Strategy during the year it will be copied to MHCLG.

4. Guidance

In using the flexibility, the council will have due regard to the requirements of the Prudential Code, the CIPFA Local Authority Accounting Code of Practice and the current edition of the Treasury Management in Public Services Code of Practice.

APPENDIX H SECTION 25 REPORT FROM THE S151 OFFICER

1. Background

1.1 Section 25 of the Local Government Act 2003 requires Councils, when setting its annual General Fund budget and level of council tax, to take account of a report from its Section 151 Officer on the robustness of estimates and adequacy of reserves. This report fulfils that requirement for the setting of the budget and council tax for 2026/27. This advice will be presented to Council on 24 February 2026.

1.2 This is to ensure that when deciding on its budget for a financial year, Members are made aware of any issues of risk and uncertainty, or any other concerns by the Chief Financial Officer (CFO). The local authority is also expected to ensure that its budget provides for a prudent level of reserves to be maintained.

1.3 Section 26 of the Act empowers the Secretary of State to set a minimum level of reserves for which a local authority must provide in setting its budget. Section 26 would only be invoked as a fallback in circumstances in which a local authority does not act prudently, disregards the advice of its CFO and is heading for financial difficulty. The Section 151 Officer and Members, therefore, have a responsibility to ensure in considering the budget that:

- It is realistic and achievable and that appropriate arrangements have been adopted in formulating it.
- It is based on clearly understood and sound assumptions and links to the delivery of the Council's strategic priorities.
- It includes an appropriate statement on the use of reserves and the adequacy of these.

2 Basis of Advice for Section 25 Report

2.1 In forming the advice for this year's Section 25 report, the CFO has considered the following:

a) The role of the Chief Finance Officer
b) The effectiveness of financial controls
c) The effectiveness of budget planning and budget management
d) The adequacy of insurance and risk management
e) The mitigation of strategic financial risks
f) The Capital Programme
g) Adequacy of Reserves

<u>Role of the Chief Finance Officer</u>

2.2 The statutory role of the Chief Finance Officer in relation to financial administration and stewardship of the Council, and its role in the organisation are both key to ensuring that financial discipline is maintained.

2.3 The statutory duties of the Chief Finance Officer are set out in the Financial Regulations which form part of the Council's Constitution. These include the requirement to report to council if there is an unbalanced budget (under Section 114 of the Local Government Act 1988).

2.4 The Chartered Institute of Public Finance and Accountancy (CIPFA) published a Statement on the Role of the Chief Financial Officer (CFO) in Local Government. The Statement requires that in order to meet best practice the CFO:

a) is a key member of the Leadership Team, helping it to develop and implement strategy and to resource and deliver the organisation's strategic objectives sustainably and in the public interest;

b) must be actively involved in, and able to bring influence to bear on, all material business decisions to ensure immediate and longer-term implications, opportunities and risks are fully considered, and alignment with the organisation's financial strategy; and

c) must lead the promotion and delivery by the whole organisation of good financial management so that public money is safeguarded at all times and used appropriately, economically, efficiently and effectively.

To deliver these responsibilities the CFO:

d) must lead and direct a finance function that is resourced to be fit for purpose; and

e) must be professionally qualified and suitably experienced.

f) The CIPFA Financial Management Code came into effect from the 1st April 2021, the code complements the Statement on the Role of the Chief Financial Officer, including a set of financial management standards that the Council is complying with. The standards emphasise how financial management is a collective responsibility of the Council's Corporate Leadership Team, acting alongside the CFO, stating that "it is for the leadership team to ensure that the authority's governance arrangements and style of financial management promote financial sustainability. These standards have been considered in drafting this statement.

CIPFA Financial Resilience Index

2.5 CIPFA's Financial Resilience Index, made publicly available for the first time in 2019, aims to support good practice in the planning of sustainable finance. The index does not come with CIPFA's own scoring, ranking or opinion on the financial resilience of an authority. However, users of the index can undertake comparator analysis drawing their own conclusions. The tool is based on a series of indicators relating to the sustainability of reserves, external debt, fees and charges and income from local taxation (business rates and council tax).

2.6 The 2025 index, which provides the relative position for the 2024/25 financial year, is the most up to date index currently available. Councils' performance is ranked relative to those in the selected 'comparator group'.

2.7 The CIPFA indicators of financial stress are;

- Level of Reserves
- Change in Reserves
- Interest payable/Net Revenue Expenditure
- Gross External Debt
- Fees & charges to Service Expenditure ratio

- Council Tax Requirement/Net Revenue Expenditure
- Business Rates Growth Above Baseline
- Unallocated Reserves
- Earmarked Reserves
- Change in Unallocated Reserves
- Change in Earmarked Reserves
- Change in HRA Reserves
- Homelessness/Net Revenue Expenditure

2.8 Mid Suffolk's level of reserves is 195% of net revenue expenditure in 2024/25. In comparison to our nearest neighbour group according to CIPFA, this places Mid Suffolk as very low risk in terms of financial stress.

2.9 The change in reserves over the past three years indicator shows that Mid Suffolk's reserves have increased by 93%. This puts Mid Suffolk as having the third largest increase out of the nearest neighbour group of 15 authorities.

2.10 The interest payable ratio for Mid Suffolk at 13% of Net Revenue Expenditure this is the third highest in the nearest neighbour comparisons, with the highest being 17%. The gross debt is the second highest in the group. However, this is due to the investment that the Council has made in CIFCO by increasing General Fund debt levels, higher interest payments, but also higher investment income coming back to the Council and is secured by charges on the properties acquired by CIFCO.

2.11 The fees and charges to Service expenditure for Mid Suffolk is 12%, which makes it the second lowest in the group of nearest neighbours. The higher the %, the lower the risk, a greater amount in fees/charges will make councils more resilient as they have more control over budgets. The highest in the group is at 31%.

2.12 Mid Suffolk's council tax requirement to net revenue expenditure is 47%, which is the second lowest in the group, with the highest being 138.04% and the lowest 37%. This means that it needs to generate the other 53% through business rates, fees and charges and government funding to cover the costs of delivering services.

2.13 Mid Suffolk's business rate growth above baseline is 200%, this is the highest in the group, the lowest is at 53%. This is of particular importance when faced with a baseline reset as has happened in 2026/27 this is the amount of growth that is being redistributed across the system.

2.14 Some of the published indicators are slightly misleading when using the net revenue expenditure as the 2024/25 return includes the £20m Gateway 14 dividend which was transferred to earmarked reserves. We are in the process of creating our own reporting on the indicators to be reviewed and monitored by the statutory officers group.

Financial Management

2.15 Alongside the statutory role of the CFO the Council has in place a number of financial management policies and financial controls which are set out in the Financial Regulations.

2.16 Other safeguards which ensure that the Council does not over-commit financially include:

a) the statutory requirement for each local authority to set and arrange their affairs to remain within prudential limits for borrowing and capital investment;

b) the balanced budget requirement of the Local Government Finance Act 1992 (Sections 32, 43 and 93); and

c) the auditors' consideration of whether the authority has made proper arrangements to secure economy, efficiency and effectiveness in its use of resources (the value for money conclusion).

2.17 The Council's statement of accounts for 2023/24 and were presented to Joint Audit and Standards committee (JASC) on 24 February 2025 and a disclaimed opinion issued by the Councils auditors EY on those accounts. The 2024/25 statement of accounts were published by the statutory deadline of 31 May 2025 and were presented to JASC on 18 August 2025, The audit was not completed during the autumn of 2025 and therefore the council is expecting a disclaimed opinion to be issued for these accounts as part of the audit report to be presented to JASC on 23 February 2026. This does place some uncertainty on the accuracy of balances carried forward and the level of reserves reported.

2.18 This is in response to the Governments proposals to clear the backlog in local audit and put the local audit system on a sustainable footing. The disclaimer of the Council's accounts will impact both the audit procedures to be undertaken to gain assurance on the 2025/26 financial statements and subsequent years during the 'Recovery phase' of the Government's proposals.

2.19 The Council conducts an annual review of the effectiveness of the system of internal control and reports on this in the "Annual Governance Statement".

2.20 The internal and external audit functions play a key role in ensuring that the Council's financial controls and governance arrangements are operating satisfactorily. This is backed up by the review processes of Cabinet and the Joint Audit and Standards Committee undertaking the role of the Council's Audit Committee.

2.21 The value for money conclusion for Mid Suffolk issued by EY reported the following:

- Financial Sustainability: How the Council plans and manages its resources to ensure it can continue to deliver its services - no significant weakness identified.

- Governance: How the Council ensures that it makes informed decisions and properly manages its risks - significant weakness identified that the Council is to put proper arrangements in place to ensure that its Statement of Accounts is prepared in a timely manner and that the Council meets its statutory reporting requirements by the deadlines.

- Improving economy, efficiency and effectiveness: How the Council uses information about its costs and performance to improve the way it manages and delivers its services -significant weakness identified. The Council is to put proper arrangements in place to ensure robust oversight of Contract Management Processes and to implement clear and effective strategies, policies and procedures to ensure compliance with procurement-related laws and regulations.

2.22 In response to governance point above the statement of accounts for 2024/25 were issued within the statutory deadline. However, the finance team were unable to respond in a timely manner to the significant volume of queries raised by the auditors as part of the 2024/25 audit and as a result the audit could not be completed. Work is underway to address this along with an action plan to get the Council back on track to the rebuild the assurance needed as part of the recovery phase of the back log we and many other councils across the country are facing.

2.23 In response to the issues regarding contract management and procurement work is well underway to address this as follows:

- Complete the review of all procurement templates, guidance and training resources in line with the new Procurement Act 2023 including developing additional training resources.
- Capacity within the team has been addressed with the appointment of a new Procurement Business Partner.
- The Contract Management Network has been established and is proving to be an effective resource for contract managers along with a suite of tools, guidance and training to support officers with contract management responsibilities.
- Introduction of additional contracts module to the finance system to support more accurate reporting of non-contracted spend.
- The introduction of the Procurement Performance Dashboard which provides quarterly updates to senior officers, the Senior Leadership Team and Portfolio Holders regarding procurement and commercial practise within the Councils to support compliance, cultural change and embed good commercial practise.
- Review non contracted spend and action procurement strategies for the spend to ensure value for money, legislation compliance.

Budget Setting

2.24 The 2026/27 budget setting commenced early in 2025 working with the Cabinet to ensure the budget was aligned to delivering their ambitions and linked to the corporate priorities.

2.25 The budget process is rigorous, with all key drivers identified and scrutinised to ensure they are understood and relevant. Cabinet and Overview and scrutiny have provided robust challenge of the budget proposals and assumptions.

2.26 Detailed scrutiny, review and challenge of budgets has been undertaken by finance officers, the Senior Leadership Team and Overview and Scrutiny Committee.

2.27 Cost pressures and variations in key areas of income and expenditure have been carefully considered and reflected in the budget.

2.28 The Council has used the advice of expert external advisors in areas of key materiality and / or complexity including interest rate and inflationary forecasts.

2.29 The Medium-Term Financial planning process is designed to ensure that the Council is able to set balanced budgets in the short and medium term, i.e. that planned expenditure is affordable. The current forecast shows that the Council will have a budget gap of £1.041m in 2029/30 and £2.277m in 2030/31, as a result of the local government finance settlement when RSG reduces and the transitional funding ceases.

2.30 The Medium-term financial strategy in Section 11 sets out the approach the Council will take to address this situation and to remain financially sustainable.

Budget Management

2.31 A key factor in effective budget management is the Council's regular monitoring of spending against budgets throughout the year and at year-end. Budget managers are required to update their forecasts during the year, and these are subject to review by the Senior Leadership Team and Cabinet on a quarterly basis. The development of budget managers and initiatives to strengthen budgetary control and financial management throughout the Council is an ongoing process.

2.32 The drivers behind material variances are discussed and understood, with mitigating actions taken where necessary to ensure overall Council expenditure remains within the overall budget envelope.

2.33 Key checks and balances, including reconciliations to all key systems and bank accounts, are undertaken throughout the financial year to give assurance that the financial information is accurate.

2.34 Future improvements will include regular updates to the MTFP forecasts reflecting the latest financial information and long-term cash flow projections to manage the Councils debt and cash positions.

Adequacy of Insurance and Risk Management

2.35 The Council's insurance arrangements are in the form of external insurance premiums with regular reviews being undertaken of the level at which risks are insured. An Insurance Analyst has been in post for over six months and has been instrumental in managing the insurance contract and renewal process for 2026.

2.36 A critical area where risk management thinking can add significant value is to enhance the planning and budgeting process. Utilising a risk-based approach directly links to the Council's risk appetite to its core financial and economic performance, supported by the Council's Strategic Risk Register. The goal when integrating risk management into budget planning is to understand the assumptions that the budget is based on.

2.37 The effective application of the Council's risk management principles enhances many processes within the context of managing its services and enables management to make better and more informed decision.

2.38 The Director of Finance and Procurement meets regularly to discuss strategic risks with Finance Cabinet Members, as well as regular review and oversight by the Senior Leadership team and Cabinet.

2.39 Our approach is to identify the major line items of each service budget, the personnel who contributed to them and the basis of estimation and then to ask key questions such as:

- What are the potential risks that could interfere with the accuracy of the estimate?
- What is the likelihood of these risks materialising?
- What would the impact on the organisation be if they did materialise?

APPENDIX H SECTION 25 REPORT FROM THE S151 OFFICER

Mitigation of Strategic Financial Risk

2.40 No budget can be completely free from risk, and some of the assumptions made are outside of the Council's control and influence.

2.41 The key financial risks in the 2026/27 budget are as follows:

Financial Risk	Assumptions made
Employees Budget	Assumed 2026/27 Pay Award of 3%, in 2025/26 the actual award was 3.2%, this is of course subject to agreement nationally and is therefore outside of the Councils control. A 1% increase would equate to an additional £149k A 3% vacancy management factor has been included in the 2026/27 budget, this equates to £447k. This was also set at 3% for 2025/26. The Council is currently delivering against the 2025/26 forecast, therefore careful management of the Councils staffing budget will need to be undertaken throughout the year. Every 1% not achieved is £149k
Interest rates and inflation	The global economic situation is currently uncertain, and this could have an impact on interest rates and inflation. A key risk is the cost of short-term borrowing as the Councils 2026/27 Treasury Management Strategy proposes no long-term borrowing in 2026/27 given the high interest rates and the adverse impact on the Council of locking itself into long-term borrowing at these rates. This proposed strategy will need to be kept under review. The 2026/27 budget assumes interest rates on short-term borrowing at 4%. For 2026/27 this is budgeted at £1.1m The Council also budgets for interest receivable, for 2026/27 this is budgeted at £307k from short term investments and £336k from Pooled Investment Funds. A 1% difference in interest rates would impact the revenue budget by a net £331k. (net interest receivable and payable) It is more difficult to assess the impact of a rise in inflation as different expenditure budgets have increased by specific inflation indices.
Business Rates	The forecasting of Business Rates income is always difficult given the potential volatility arising from businesses moving out of the area or ceasing to trade and the number of successful appeals lodged with the Valuation Office Agency on the rateable values used. Changes to the business rates system introduced from 2026/27 mean that some calculations are now misaligned (e.g. gross vs net rates basis; different S31 grant entitlements for designated areas), which further complicates forecasting. The rateable value changes due to the 2026 revaluation, the replacement of retail and hospitality reliefs by lower multipliers and the introduction of a higher multiplier mean there is more scope this year

Financial Risk	Assumptions made
	for large changes in bills (partially mitigated by transitional relief) which could have an impact on collectable debt. This will be closely monitored through the Shared Revenues Partnership and will be reported through to Cabinet as part of the quarterly monitoring and through the Joint SRP committee.
Income from Fees and Charges	A significant part of the Council's costs continues to be met from fees and charges. For some of these headings it is difficult to predict the level of income to be received e.g. planning fees, so progress against these income targets will need to be monitored throughout the year, particularly in the light of continuing economic volatility. A 1% change in fees and charges income including from planning, building control, garden waste, car park and recycling performance payments income is around £57k.
Capital Programme	The Councils capital programme for 2026/27 has been reviewed with a view to keeping financing costs manageable within the budget. This budget has focussed on using the Councils reserves to finance the capital programme to keep the financing cost to a minimum. This is utilising £17.212m of the Councils reserves The borrowing strategy and MRP policy are set out in detail in the Capital, Investment and Treasury Management Strategies document The capital programme spend could increase due to unexpected increases in material or contract costs linked to demand or inflation. Performance against the capital programme will be reported through the quarterly monitoring to Cabinet.

Adequacy of Reserves

2.42 There is no available guidance on the minimum level of reserves that should be maintained. Each authority should determine a prudent level of reserves based upon their own circumstances, risk and uncertainties. Regard has been had to guidance that has been issued to CFO's and the risks and uncertainties faced.

2.43 The Council is required to maintain adequate financial reserves to meet the needs of the authority. This is the General Reserve and provides a safe level of contingency.

2.44 The minimum level of unearmarked reserves in 2026/27 will remain at £1m, this represents 5% of the annual General Fund Budget. With the level of financial resilience reserves as shown in 2.45, there is currently no intention to increase the reserve.

2.45 Levels of earmarked reserves (excluding those relating to the Housing Revenue Account) are forecast to be £40.441m at 31 March 2026. There will be £8.644m in

financial resilience and risk reserves, £4.071m in service specific reserves and £27.726m in the investing in the district reserves. These reserves continue to remain at a very healthy level across the medium term, with a total of £39.253m forecast at the end of 2030/31.

Conclusion

2.46 Taking all of the above into consideration, the Section 151 Officer's opinion is that the Council's budget and estimates are reasonable based on the assumptions and available information, but cannot be absolutely robust, so a full assurance cannot be given that there will be no unforeseen adverse variances.

2.47 This is an expected and acceptable situation for any organisation that is dealing with a large number of variables. Also, the general economic situation is likely to impact on expenditure and income. The £8.644m in the financial risk and resilience reserves along with the £1m minimum reserve are considered adequate to cover any variations that may arise throughout the year.

2.48 The medium-term position for the Council becomes more challenging in later years, however given the level of reserves the Council is expected to hold at that time, I am comfortable the Council remains financially sustainable.

2.49 It is acknowledged that plans for future years may change following the outcome of Local Government Reorganisation. Progress on this will be kept under review and reflected in future years budgets.

Melissa Evans
Director, Corporate Finance & Procurement
(Section 151 Officer)

APPENDIX I COUNCIL TAX SUPPORT – DISCRETIONARY POLICY 2026/27

Introduction

1.1 The Council recognises that many residents are struggling with the cost of living and wishes to apply further assistance to those in the greatest financial need.

1.2 The Council operates means-tested Council Tax Reduction (CTR) Schemes that provide up to 100% Council Tax Reduction for those on the lowest incomes. Council Tax Reduction is calculated against liabilities for Council Tax after all reliefs and discounts have been applied. Whilst many households may have no Council Tax to pay after CTR is applied, around 25% have a residual liability to pay some Council Tax.

Council Tax Support 2026/27

1.3 This Policy provides for all recipients of Council Tax Reduction in 2026/27 who still have a balance of Council Tax to pay with a further reduction in their annual Council Tax bill of up to £50. The Council will use discretionary powers derived from the Local Government Finance Act 1992 (Section 13A 1(c)) to further reduce the liability of Council Taxpayers following the application of any entitlement to Council Tax Reduction.

1.4 The reduction will be applied as follows:

- Where a taxpayer's liability for 2026/27 is, following the application of Council Tax Reduction, greater than £50, then their Council Tax liability would be reduced by £50.

- Where a taxpayer's liability for 2026/27 is, following the application of Council Tax Reduction, less than £50, then their Council Tax liability would be reduced to nil.

- Where a taxpayer's liability for 2026/27 is nil, following the application of Council Tax Reduction, then no reduction to the Council Tax bill will be available.

1.5 There will be no need for any recipient of CTR to make a separate claim for a reduction under this scheme. The Council will assess who is eligible for support and automatically apply the further reduction to those council taxpayers accounts, issuing a new Council Tax bill.

1.6 This scheme is to be wholly funded by Mid Suffolk District Council.

APPENDIX J COUNCIL TAX RESOLUTION AND PARISH SCHEDULES

Budget, Funding and Council Tax Requirements

	2026/27 Budget Requirement £	2026/27 Council Tax at Band D £	2025/26 Budget Requirement £
Mid Suffolk District Council			
General Fund Budget Requirement District Council Purposes	19,383,067	446.46	16,692,289
Estimated Parish/Town Council Precepts (net of Council Tax Support Scheme Grant)	4,360,150	100.43	4,041,481
	23,743,217	**546.89**	**20,733,769**
Business Rates	(3,947,234)	(90.92)	(7,631,109)
Revenue Support Grant (RSG)	(6,198,411)	(142.77)	(157,010)
Funding Guarantee Grant	-	-	(270,843)
Transitional Protection Grant (95%)	(194,074)	(4.47)	-
Adjustment Support Grant	(1,060,913)	(24.44)	-
Adjustment for anticipated surplus on Business Rate Collection Fund	(114,110)	(2.63)	(1,143,804)
Adjustment for anticipated surplus on Council Tax Collection Fund	(42,388)	(0.98)	-
Mid Suffolks basic amount under section 33 of the 1992 Local Government Act	**12,186,087**	**280.69**	**11,531,003**
LESS: ***Estimated*** Parish/Town Council Precepts	(4,360,150)	(100.43)	(4,041,481)
Basic amount under s. 34 of the 1992 Act for dwellings to which no special items relate. (see section 3 below)	**7,825,937**	**180.26**	**7,489,523**
Suffolk County Council precept requirement (see section 7 below)	75,180,836	1,731.69	70,580,842
Police and Crime Commissioners Requirement (see section 7 below)	13,218,480	304.47	12,389,293
***Estimated* Basic amount for areas where there are no special items.**	**96,225,253**	**2,216.42**	**90,459,657**

APPENDIX J COUNCIL TAX RESOLUTION AND PARISH SCHEDULES

Council Tax Resolution 2026/27

1. It is a requirement for the billing authority to calculate a council tax requirement for the year as opposed to its budget requirement.

2. It be noted that the Council, as delegated to the Section 151 Officer, calculated the taxbase**:**

   a) for the whole Council area as 43,414.72 and,

   b) for dwellings in those parts of its area to which a Parish precept relates as further detailed in Appendix I.

3. The council tax requirement for the Council's own purposes for 2026/27 (excluding Parish precepts) is £7,825,937.

4. That the following amounts be calculated for the year 2026/27 in accordance with Sections 31 to 36 of the Act:

(a)	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 (gross expenditure)	67,781,989
(b)	Being the aggregate of the amounts which the Council estimates for items set out in Section 31(A)(3) of the Act (gross income)	(55,595,902)
(c)	Being the amount by which the aggregate at 3 a) above exceeds the aggregate at 3 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 31A(4) of the Act) (net expenditure)	12,186,087
(d)	Being the amount at 3 c) above (item R) all divided by item T (2 above), calculated by the Council, in accordance with Section 31B(1) of the Act, as the basic amount of its Council Tax for the year (including Parish precepts) (average council tax)	280.69
(e)	Being the aggregate amount of all special items (Parish precepts) referred to in Section 34(1) of the Act	4,360,150
(f)	Being the amount at 3 (d) above less the result given by dividing the amount at 3 e) above by item T (2 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 (basic council tax)	180.26

5. To note that Suffolk County Council and the Police and Crime Commissioner have issued precepts to the Council in accordance with section 40 of the Local Government Finance Act 1992 for each category of dwellings in the Council's area as indicated in Section 7 below.

6. That the Council in accordance with Sections 30 and 36 of the Local Government Finance Act 1992, hereby sets the aggregate amounts shown

in the table below and further in Appendix I as the amounts of council tax for 2026/27 for each part of its area and for each of the categories of dwellings.

7. The precept levels of other precepting bodies have been received. These are detailed below:

Suffolk County Council

Suffolk County Council has set their precept at £75,180,836 which results in a Band D council tax of £1,731.69.

Suffolk Police and Crime Commissioner

The Police and Crime Commissioner has set their precept at £13,218,480. This results in a Band D council tax of £304.47.

Mid Suffolk District Council

The General Fund council tax requirement for Mid Suffolk District Council is based on an increase in council tax from £175.03 to £180.26 (2.99%) for a Band D property.

Aggregated council tax requirement

The aggregated council tax requirement for Suffolk County Council, Suffolk Police and Crime Commissioner and Mid Suffolk District Council results in a Band D council tax of £2,216,42.

	Mid Suffolk District Council	Suffolk County Council	Police and Crime Commissioner	Aggregated Council Tax requirement
Valuation Bands	£	£	£	£
A	120.17	1,154.46	202.98	1,477.61
B	140.20	1,346.87	236.81	1,723.88
C	160.23	1,539.28	270.64	1,970.15
D	180.26	1,731.69	304.47	2,216.42
E	220.32	2,116.51	372.13	2,708.96
F	260.38	2,501.33	439.79	3,201.50
G	300.43	2,886.15	507.45	3,694.03
H	360.52	3,463.38	608.94	4,432.84

8. The Town and Parish Council Precepts for 2026/27 are detailed further in Appendix I and total £4,360,150. The increase in the average Band D for Town and Parish Councils is 6.4% and results in an average Band D council tax figure of £100.43 for 2026/27

APPENDIX J COUNCIL TAX RESOLUTION AND PARISH SCHEDULES

Council Taxbase for Parishes and District – 2026/27

PARISH	COUNCIL TAX BASE		% Change	PARISH	COUNCIL TAX BASE		% Change
	2025/26	2026/27			2025/26	2026/27	
Akenham	24.70	24.61	-0.4%	Felsham	184.42	182.66	-1.0%
Ashbocking	145.85	149.31	2.4%	Finningham	226.87	226.23	-0.3%
Ashfield-cum-Thorpe	98.84	97.98	-0.9%	Flowton	50.78	51.35	1.1%
Aspall	32.93	30.29	-8.0%	Framsden	143.31	142.91	-0.3%
Athelington	22.57	21.24	-5.9%	Fressingfield	453.72	460.22	1.4%
Bacton	694.42	667.51	-3.9%	Gedding	55.65	55.45	-0.4%
Badley	34.16	37.37	9.4%	Gipping	27.38	27.81	1.6%
Badwell Ash	415.25	454.82	9.5%	Gislingham	485.20	482.25	-0.6%
Barham	578.09	638.73	10.5%	Gosbeck	89.82	90.63	0.9%
Barking	192.15	191.28	-0.5%	Great Ashfield	158.07	155.45	-1.7%
Battisford	265.27	266.05	0.3%	Great Blakenham	859.04	866.69	0.9%
Baylham	127.54	127.73	0.1%	Great Bricett	219.19	220.51	0.6%
Bedfield	177.91	182.25	2.4%	Great Finborough	348.96	346.37	-0.7%
Bedingfield	104.51	106.46	1.9%	Harleston	75.23	76.23	1.3%
Beyton	319.26	320.70	0.5%	Haughley	719.86	719.56	0.0%
Botesdale	364.93	367.00	0.6%	Helmingham	72.35	72.11	-0.3%
Braiseworth	31.89	31.66	-0.7%	Hemingstone	110.48	110.94	0.4%
Bramford	1,103.35	1,173.89	6.4%	Henley	236.66	238.04	0.6%
Brome and Oakley	233.45	230.47	-1.3%	Hessett	216.54	216.34	-0.1%
Brundish	85.90	84.13	-2.1%	Hinderclay	139.00	136.83	-1.6%
Burgate	69.57	67.72	-2.7%	Horham	130.07	139.88	7.5%
Buxhall	182.39	178.75	-2.0%	Hoxne	392.25	400.97	2.2%
Claydon	778.26	785.13	0.9%	Hunston	55.22	55.30	0.1%
Coddenham	294.43	294.78	0.1%	Kenton	101.83	100.87	-0.9%
Combs	339.47	339.23	-0.1%	Langham	45.17	42.19	-6.6%
Cotton	257.46	253.13	-1.7%	Laxfield	492.39	502.89	2.1%
Creeting St Mary	419.69	425.46	1.4%	Little Blakenham	114.40	117.94	3.1%
Creeting St Peter	101.70	102.79	1.1%	Little Finborough	27.01	28.11	4.1%
Crowfield	160.75	162.01	0.8%	Mellis	221.01	220.00	-0.5%
Darmsden	19.55	17.59	-10.0%	Mendham	186.02	186.10	0.0%
Debenham	896.52	896.21	0.0%	Mendlesham	602.99	620.86	3.0%
Denham	86.42	85.32	-1.3%	Metfield	187.02	177.58	-5.0%
Drinkstone	292.09	292.50	0.1%	Mickfield	91.29	89.61	-1.8%
Earl Stonham	269.28	270.25	0.4%	Monk Soham	79.19	77.23	-2.5%
Elmswell	1,982.51	1,998.64	0.8%	Needham Market	1,923.03	1,948.11	1.3%
Eye	911.30	942.52	3.4%	Nettlestead	39.88	40.16	0.7%
				Norton	475.91	484.95	1.9%

APPENDIX J COUNCIL TAX RESOLUTION AND PARISH SCHEDULES

PARISH	COUNCIL TAX BASE		% Change	PARISH	COUNCIL TAX BASE		% Change
	2025/26	2026/27			2025/26	2026/27	
Occold	212.91	211.69	-0.6%	Tannington	44.92	45.53	1.4%
Offton	162.26	162.76	0.3%	Thorndon	343.77	354.83	3.2%
Old Newton with Dagworth	495.32	492.09	-0.7%	Thornham Magna	92.93	89.40	-3.8%
Onehouse	537.20	543.43	1.2%	Thornham Parva	30.25	29.85	-1.3%
Palgrave	406.12	402.81	-0.8%	Thrandeston	73.85	73.43	-0.6%
Pettaugh	89.15	90.39	1.4%	Thurston	1,861.37	1,971.45	5.9%
Rattlesden	423.91	422.22	-0.4%	Thwaite	63.93	64.93	1.6%
Redgrave	286.39	290.30	1.4%	Tostock	233.47	230.76	-1.2%
Redlingfield	57.77	56.23	-2.7%	Walsham-le-Willows	543.26	537.97	-1.0%
Rickinghall Inferior	173.84	172.68	-0.7%	Wattisfield	210.40	213.65	1.5%
Rickinghall Superior	341.68	343.99	0.7%	Westhorpe	83.62	85.91	2.7%
Ringshall	264.33	259.43	-1.9%	Wetherden	261.96	260.58	-0.5%
Rishangles	42.21	40.22	-4.7%	Wetheringsett-cum-Brockford	298.20	296.71	-0.5%
Shelland	26.73	28.04	4.9%	Weybread	195.63	190.61	-2.6%
Somersham	281.83	276.98	-1.7%	Whitton	155.14	181.59	17.0%
Southolt	30.62	33.44	9.2%	Wickham Skeith	147.63	143.87	-2.5%
Stoke Ash	87.64	86.85	-0.9%	Wilby	137.91	137.54	-0.3%
Stonham Aspal	274.34	301.82	10.0%	Willisham	107.04	109.06	1.9%
Stonham Parva	148.76	153.33	3.1%	Wingfield	155.25	152.90	-1.5%
Stowlangtoft	88.91	93.07	4.7%	Winston	75.48	73.18	-3.0%
Stowmarket	7,143.15	7,275.62	1.9%	Woolpit	1,013.84	1,044.52	3.0%
Stowupland	1,031.00	1,040.86	1.0%	Worlingworth	343.66	345.14	0.4%
Stradbroke	635.67	640.93	0.8%	Wortham	360.11	365.11	1.4%
Stuston	92.64	90.48	-2.3%	Wyverstone	141.33	146.09	3.4%
Syleham	105.12	104.89	-0.2%	Yaxley	225.03	228.72	1.6%
				TOTAL TAX BASE	**42,791.05**	**43,414.72**	1.5%

APPENDIX J COUNCIL TAX RESOLUTION AND PARISH SCHEDULES

Precepts and Council Tax Band D for Parishes

Parish	2025/26 Parish Precept	Tax Base	Council Tax Band D	2026/27 Parish Precept	Tax Base	Council Tax Band D	Increase / Decrease (-)
	£		£	£		£	£
Akenham	-	24.70	-	-	24.61	-	-
Ashbocking	2,205.00	145.85	15.12	2,205.00	149.31	14.77	(0.35)
Ashfield-cum-Thorpe	3,764.00	98.84	38.08	4,664.00	97.98	47.60	9.52
Aspall	-	32.93	-	-	30.29	-	-
Athelington	487.95	22.57	21.62	794.92	21.24	37.43	15.81
Bacton	46,733.06	694.42	67.30	49,043.20	667.51	73.47	6.17
Badley	-	34.16	-	-	37.37	-	-
Badwell Ash	32,487.00	415.25	78.23	36,647.00	454.82	80.57	2.34
Barham	56,120.00	578.09	97.08	60,270.00	638.73	94.36	(2.72)
Barking	16,500.00	192.15	85.87	17,500.00	191.28	91.49	5.62
Battisford	14,791.00	265.27	55.76	15,947.00	266.05	59.94	4.18
Baylham	2,000.00	127.54	15.68	2,000.00	127.73	15.66	(0.02)
Bedfield	6,100.00	177.91	34.29	6,500.00	182.25	35.67	1.38
Bedingfield	1,620.00	104.51	15.50	1,620.00	106.46	15.22	(0.28)
Beyton	23,824.55	319.26	74.62	24,301.03	320.70	75.77	1.15
Botesdale	63,600.00	364.93	174.28	59,300.00	367.00	161.58	(12.70)
Braiseworth	-	31.89	-	-	31.66	-	-
Bramford	92,955.00	1,103.35	84.25	101,370.00	1,173.89	86.35	2.10
Brome and Oakley	8,250.00	233.45	35.34	9,325.00	230.47	40.46	5.12
Brundish	4,924.00	85.90	57.32	4,967.00	84.13	59.04	1.72
Burgate	3,400.13	69.57	48.87	3,285.63	67.72	48.52	(0.35)
Buxhall	7,836.23	182.39	42.96	8,194.89	178.75	45.85	2.89
Claydon	35,652.88	778.26	45.81	35,968.07	785.13	45.81	-
Coddenham	35,259.00	294.43	119.75	37,035.00	294.78	125.64	5.89
Combs	10,106.00	339.47	29.77	12,406.00	339.23	36.57	6.80
Cotton	9,645.00	257.46	37.46	10,479.54	253.13	41.40	3.94
Creeting St Mary	11,686.00	419.69	27.84	13,587.00	425.46	31.93	4.09
Creeting St Peter	6,092.00	101.70	59.90	6,092.00	102.79	59.27	(0.63)
Crowfield	2,900.00	160.75	18.04	2,900.00	162.01	17.90	(0.14)
Darmsden	-	19.55	-	-	17.59	-	-
Debenham	91,166.00	896.52	101.69	90,933.00	896.21	101.46	(0.23)
Denham	5,606.00	86.42	64.87	6,502.00	85.32	76.21	11.34
Drinkstone	10,855.00	292.09	37.16	11,336.00	292.50	38.76	1.60
Earl Stonham	8,586.00	269.28	31.89	9,453.00	270.25	34.98	3.09
Elmswell	249,150.00	1,982.51	125.67	263,736.00	1,998.64	131.96	6.29
Eye	149,345.00	911.30	163.88	156,812.00	942.52	166.38	2.50
Felsham	7,000.00	184.42	37.96	7,000.00	182.66	38.32	0.36
Finningham	10,845.00	226.87	47.80	11,595.00	226.23	51.25	3.45
Flowton	-	50.78	-	-	51.35	-	-
Framsden	10,918.00	143.31	76.18	12,521.00	142.91	87.61	11.43
Fressingfield	37,800.00	453.72	83.31	37,800.00	460.22	82.13	(1.18)
Gedding	1,129.00	55.65	20.29	1,125.00	55.45	20.29	-
Gipping	1,921.20	27.38	70.17	2,001.87	27.81	71.98	1.81
Gislingham	14,400.00	485.20	29.68	14,400.00	482.25	29.86	0.18
Gosbeck	1,500.00	89.82	16.70	2,000.00	90.63	22.07	5.37
Great Ashfield	4,320.00	158.07	27.33	4,320.00	155.45	27.79	0.46

APPENDIX J COUNCIL TAX RESOLUTION AND PARISH SCHEDULES

Parish	2025/26 Parish Precept	Tax Base	Council Tax Band D	2026/27 Parish Precept	Tax Base	Council Tax Band D	Increase / Decrease (-)
	£		£	£		£	£
Great Blakenham	55,125.00	859.04	64.17	57,882.00	866.69	66.79	2.62
Great Bricett	12,376.00	219.19	56.46	13,172.00	220.51	59.73	3.27
Great Finborough	17,794.00	348.96	50.99	18,496.00	346.37	53.40	2.41
Harleston	2,225.00	75.23	29.58	2,255.00	76.23	29.58	-
Haughley	60,030.00	719.86	83.39	61,805.00	719.56	85.89	2.50
Helmingham	-	72.35	-	5,000.00	72.11	69.34	69.34
Hemingstone	5,607.35	110.48	50.75	6,481.34	110.94	58.42	7.67
Henley	12,209.60	236.66	51.59	13,009.88	238.04	54.65	3.06
Hessett	14,166.00	216.54	65.42	17,996.30	216.34	83.19	17.77
Hinderclay	6,500.00	139.00	46.76	6,500.00	136.83	47.50	0.74
Horham	2,812.05	130.07	21.62	5,235.08	139.88	37.43	15.81
Hoxne	23,160.00	392.25	59.04	29,521.00	400.97	73.62	14.58
Hunston	-	55.22	-	-	55.30	-	-
Kenton	1,600.00	101.83	15.71	-	100.87	-	(15.71)
Langham	-	45.17	-	-	42.19	-	-
Laxfield	53,000.00	492.39	107.64	58,000.00	502.89	115.33	7.69
Little Blakenham	8,425.00	114.40	73.65	9,680.00	117.94	82.08	8.43
Little Finborough	-	27.01	-	-	28.11	-	-
Mellis	9,370.00	221.01	42.40	10,726.00	220.00	48.75	6.35
Mendham	7,200.00	186.02	38.71	7,200.00	186.10	38.69	(0.02)
Mendlesham	57,850.00	602.99	95.94	62,537.00	620.86	100.73	4.79
Metfield	7,750.00	187.02	41.44	8,250.00	177.58	46.46	5.02
Mickfield	7,280.00	91.29	79.75	7,500.00	89.61	83.70	3.95
Monk Soham	3,325.00	79.19	41.99	3,400.00	77.23	44.02	2.03
Needham Market	180,920.00	1,923.03	94.08	190,200.00	1,948.11	97.63	3.55
Nettlestead	-	39.88	-	-	40.16	-	-
Norton	55,000.00	475.91	115.57	57,000.00	484.95	117.54	1.97
Occold	11,440.00	212.91	53.73	12,000.00	211.69	56.69	2.96
Offton	7,110.40	162.26	43.82	7,180.55	162.76	44.12	0.30
Old Newton with Dagworth	34,755.70	495.32	70.17	35,422.48	492.09	71.98	1.81
Onehouse	27,000.00	537.20	50.26	43,000.00	543.43	79.13	28.87
Palgrave	23,525.00	406.12	57.93	24,080.00	402.81	59.78	1.85
Pettaugh	2,750.00	89.15	30.85	2,750.00	90.39	30.42	(0.43)
Rattlesden	25,811.32	423.91	60.89	29,515.12	422.22	69.90	9.01
Redgrave	26,001.65	286.39	90.79	26,867.22	290.30	92.55	1.76
Redlingfield	-	57.77	-	-	56.23	-	-
Rickinghall Inferior	12,139.66	173.84	69.83	12,399.46	172.68	71.81	1.98
Rickinghall Superior	23,860.34	341.68	69.83	24,700.54	343.99	71.81	1.98
Ringshall	9,666.00	264.33	36.57	9,750.00	259.43	37.58	1.01
Rishangles	-	42.21	-	-	40.22	-	-
Shelland	150.00	26.73	5.61	150.00	28.04	5.35	(0.26)
Somersham	18,422.00	281.83	65.37	18,660.00	276.98	67.37	2.00
Southolt	-	30.62	-	-	33.44	-	-
Stoke Ash	6,741.98	87.64	76.93	6,866.52	86.85	79.06	2.13
Stonham Aspal	7,000.00	274.34	25.52	7,000.00	301.82	23.19	(2.33)
Stonham Parva	8,172.00	148.76	54.93	8,760.00	153.33	57.13	2.20

APPENDIX J COUNCIL TAX RESOLUTION AND PARISH SCHEDULES

Parish	2025/26 Parish Precept	Tax Base	Council Tax Band D	2026/27 Parish Precept	Tax Base	Council Tax Band D	Increase / Decrease (-)
	£		£	£		£	£
Stowlangtoft	3,850.00	88.91	43.30	4,250.00	93.07	45.66	2.36
Stowmarket	1,501,786.23	7,143.15	210.24	1,651,996.46	7,275.62	227.06	16.82
Stowupland	59,630.45	1,031.00	57.84	61,717.00	1,040.86	59.29	1.45
Stradbroke	46,491.00	635.67	73.14	48,149.00	640.93	75.12	1.98
Stuston	720.00	92.64	7.77	750.00	90.48	8.29	0.52
Syleham	4,607.00	105.12	43.83	4,689.00	104.89	44.70	0.87
Tannington	-	44.92	-	-	45.53	-	-
Thorndon	23,000.00	343.77	66.91	23,740.00	354.83	66.91	-
Thornham Magna	1,923.00	92.93	20.69	1,923.00	89.40	21.51	0.82
Thornham Parva	300.00	30.25	9.92	300.00	29.85	10.05	0.13
Thrandeston	4,500.00	73.85	60.93	5,500.00	73.43	74.90	13.97
Thurston	201,497.00	1,861.37	108.25	230,485.00	1,971.45	116.91	8.66
Thwaite	4,918.02	63.93	76.93	5,133.48	64.93	79.06	2.13
Tostock	12,463.00	233.47	53.38	12,318.00	230.76	53.38	-
Walsham-le-Willows	25,995.00	543.26	47.85	26,722.00	537.97	49.67	1.82
Wattisfield	13,421.38	210.40	63.79	13,907.00	213.65	65.09	1.30
Westhorpe	3,855.60	83.62	46.11	4,000.00	85.91	46.56	0.45
Wetherden	13,765.00	261.96	52.55	14,180.00	260.58	54.42	1.87
Wetheringsett-cum-Brockford	13,708.00	298.20	45.97	14,408.00	296.71	48.56	2.59
Weybread	7,491.00	195.63	38.29	7,736.00	190.61	40.59	2.30
Whitton	7,107.12	155.14	45.81	8,318.93	181.59	45.81	-
Wickham Skeith	5,900.00	147.63	39.96	7,272.44	143.87	50.55	10.59
Wilby	6,460.36	137.91	46.84	6,797.74	137.54	49.42	2.58
Willisham	4,690.60	107.04	43.82	4,811.45	109.06	44.12	0.30
Wingfield	6,500.00	155.25	41.87	6,530.00	152.90	42.71	0.84
Winston	1,350.00	75.48	17.89	1,400.00	73.18	19.13	1.24
Woolpit	70,000.00	1,013.84	69.04	70,000.00	1,044.52	67.02	(2.02)
Worlingworth	14,224.00	343.66	41.39	14,285.00	345.14	41.39	-
Wortham	17,599.87	360.11	48.87	17,714.37	365.11	48.52	(0.35)
Wyverstone	3,230.00	141.33	22.85	3,230.00	146.09	22.11	(0.74)
Yaxley	8,000.00	225.03	35.55	9,000.00	228.72	39.35	3.80
Total	4,040,734.68	42,791.05		4,360,149.51	43,414.72		
Weighted Average			94.43			100.43	6.00

APPENDIX J COUNCIL TAX RESOLUTION AND PARISH SCHEDULES

Precept for each banding by Parish

	Valuation Bands (£)							
	A	B	C	D	E	F	G	H
Mid Suffolk District Council	120.17	140.20	160.23	180.26	220.32	260.38	300.43	360.52
Suffolk County Council	1,154.46	1,346.87	1,539.28	1,731.69	2,116.51	2,501.33	2,886.15	3,463.38
Police and Crime Commissioner	202.98	236.81	270.64	304.47	372.13	439.79	507.45	608.94
Aggregate of Council Tax Requirements	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84

Parish	Total Amount of Council Tax for 2026/27							
	6/9 ths	7/9 ths	8/9 ths		11/9 ths	13/9 ths	15/9 ths	18/9 ths
	Band A £	Band B £	Band C £	Band D £	Band E £	Band F £	Band G £	Band H £
Akenham	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Ashbocking	1,487.46	1,735.37	1,983.28	2,231.19	2,727.01	3,222.83	3,718.65	4,462.38
Ashfield-cum-Thorpe	1,509.35	1,760.90	2,012.46	2,264.02	2,767.14	3,270.25	3,773.37	4,528.04
Aspall	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Athelington	1,502.57	1,752.99	2,003.42	2,253.85	2,754.71	3,255.56	3,756.42	4,507.70
Bacton	1,526.59	1,781.03	2,035.46	2,289.89	2,798.75	3,307.62	3,816.48	4,579.78
Badley	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Badwell Ash	1,531.33	1,786.55	2,041.77	2,296.99	2,807.43	3,317.87	3,828.32	4,593.98
Barham	1,540.52	1,797.27	2,054.03	2,310.78	2,824.29	3,337.79	3,851.30	4,621.56
Barking	1,538.61	1,795.04	2,051.48	2,307.91	2,820.78	3,333.65	3,846.52	4,615.82
Battisford	1,517.57	1,770.50	2,023.43	2,276.36	2,782.22	3,288.08	3,793.93	4,552.72
Baylham	1,488.05	1,736.06	1,984.07	2,232.08	2,728.10	3,224.12	3,720.13	4,464.16
Bedfield	1,501.39	1,751.63	2,001.86	2,252.09	2,752.55	3,253.02	3,753.48	4,504.18
Bedingfield	1,487.76	1,735.72	1,983.68	2,231.64	2,727.56	3,223.48	3,719.40	4,463.28
Beyton	1,528.13	1,782.81	2,037.50	2,292.19	2,801.57	3,310.94	3,820.32	4,584.38
Botesdale	1,585.33	1,849.56	2,113.78	2,378.00	2,906.44	3,434.89	3,963.33	4,756.00
Braiseworth	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Bramford	1,535.18	1,791.04	2,046.91	2,302.77	2,814.50	3,326.22	3,837.95	4,605.54
Brome and Oakley	1,504.59	1,755.35	2,006.12	2,256.88	2,758.41	3,259.94	3,761.47	4,513.76
Brundish	1,516.97	1,769.80	2,022.63	2,275.46	2,781.12	3,286.78	3,792.43	4,550.92
Burgate	1,509.96	1,761.62	2,013.28	2,264.94	2,768.26	3,271.58	3,774.90	4,529.88
Buxhall	1,508.18	1,759.54	2,010.91	2,262.27	2,765.00	3,267.72	3,770.45	4,524.54
Claydon	1,508.15	1,759.51	2,010.87	2,262.23	2,764.95	3,267.67	3,770.38	4,524.46
Coddenham	1,561.37	1,821.60	2,081.83	2,342.06	2,862.52	3,382.98	3,903.43	4,684.12
Combs	1,501.99	1,752.33	2,002.66	2,252.99	2,753.65	3,254.32	3,754.98	4,505.98
Cotton	1,505.21	1,756.08	2,006.95	2,257.82	2,759.56	3,261.30	3,763.03	4,515.64
Creeting St Mary	1,498.90	1,748.72	1,998.53	2,248.35	2,747.98	3,247.62	3,747.25	4,496.70
Creeting St Peter	1,517.13	1,769.98	2,022.84	2,275.69	2,781.40	3,287.11	3,792.82	4,551.38
Crowfield	1,489.55	1,737.80	1,986.06	2,234.32	2,730.84	3,227.35	3,723.87	4,468.64
Darmsden	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Debenham	1,545.25	1,802.80	2,060.34	2,317.88	2,832.96	3,348.05	3,863.13	4,635.76

APPENDIX J COUNCIL TAX RESOLUTION AND PARISH SCHEDULES

	Valuation Bands (£)							
	A	B	C	D	E	F	G	H
Mid Suffolk District Council	120.17	140.20	160.23	180.26	220.32	260.38	300.43	360.52
Suffolk County Council	1,154.46	1,346.87	1,539.28	1,731.69	2,116.51	2,501.33	2,886.15	3,463.38
Police and Crime Commissioner	202.98	236.81	270.64	304.47	372.13	439.79	507.45	608.94
Aggregate of Council Tax Requirements	**1,477.61**	**1,723.88**	**1,970.15**	**2,216.42**	**2,708.96**	**3,201.50**	**3,694.03**	**4,432.84**

Parish	Total Amount of Council Tax for 2026/27							
	6/9 ths	7/9 ths	8/9 ths		11/9 ths	13/9 ths	15/9 ths	18/9 ths
	Band A £	Band B £	Band C £	Band D £	Band E £	Band F £	Band G £	Band H £
Denham	1,528.42	1,783.16	2,037.89	2,292.63	2,802.10	3,311.58	3,821.05	4,585.26
Drinkstone	1,503.45	1,754.03	2,004.60	2,255.18	2,756.33	3,257.48	3,758.63	4,510.36
Earl Stonham	1,500.93	1,751.09	2,001.24	2,251.40	2,751.71	3,252.02	3,752.33	4,502.80
Elmswell	1,565.59	1,826.52	2,087.45	2,348.38	2,870.24	3,392.10	3,913.97	4,696.76
Eye	1,588.53	1,853.29	2,118.04	2,382.80	2,912.31	3,441.82	3,971.33	4,765.60
Felsham	1,503.16	1,753.69	2,004.21	2,254.74	2,755.79	3,256.85	3,757.90	4,509.48
Finningham	1,511.78	1,763.74	2,015.71	2,267.67	2,771.60	3,275.52	3,779.45	4,535.34
Flowton	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Framsden	1,536.02	1,792.02	2,048.03	2,304.03	2,816.04	3,328.04	3,840.05	4,608.06
Fressingfield	1,532.37	1,787.76	2,043.16	2,298.55	2,809.34	3,320.13	3,830.92	4,597.10
Gedding	1,491.14	1,739.66	1,988.19	2,236.71	2,733.76	3,230.80	3,727.85	4,473.42
Gipping	1,525.60	1,779.87	2,034.13	2,288.40	2,796.93	3,305.47	3,814.00	4,576.80
Gislingham	1,497.52	1,747.11	1,996.69	2,246.28	2,745.45	3,244.63	3,743.80	4,492.56
Gosbeck	1,492.33	1,741.05	1,989.77	2,238.49	2,735.93	3,233.37	3,730.82	4,476.98
Great Ashfield	1,496.14	1,745.50	1,994.85	2,244.21	2,742.92	3,241.64	3,740.35	4,488.42
Great Blakenham	1,522.14	1,775.83	2,029.52	2,283.21	2,790.59	3,297.97	3,805.35	4,566.42
Great Bricett	1,517.43	1,770.34	2,023.24	2,276.15	2,781.96	3,287.77	3,793.58	4,552.30
Great Finborough	1,513.21	1,765.42	2,017.62	2,269.82	2,774.22	3,278.63	3,783.03	4,539.64
Harleston	1,497.33	1,746.89	1,996.44	2,246.00	2,745.11	3,244.22	3,743.33	4,492.00
Haughley	1,534.87	1,790.69	2,046.50	2,302.31	2,813.93	3,325.56	3,837.18	4,604.62
Helmingham	1,523.84	1,777.81	2,031.79	2,285.76	2,793.71	3,301.65	3,809.60	4,571.52
Hemingstone	1,516.56	1,769.32	2,022.08	2,274.84	2,780.36	3,285.88	3,791.40	4,549.68
Henley	1,514.05	1,766.39	2,018.73	2,271.07	2,775.75	3,280.43	3,785.12	4,542.14
Hessett	1,533.07	1,788.59	2,044.10	2,299.61	2,810.63	3,321.66	3,832.68	4,599.22
Hinderclay	1,509.28	1,760.83	2,012.37	2,263.92	2,767.01	3,270.11	3,773.20	4,527.84
Horham	1,502.57	1,752.99	2,003.42	2,253.85	2,754.71	3,255.56	3,756.42	4,507.70
Hoxne	1,526.69	1,781.14	2,035.59	2,290.04	2,798.94	3,307.84	3,816.73	4,580.08
Hunston	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Kenton	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Langham	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Laxfield	1,554.50	1,813.58	2,072.67	2,331.75	2,849.92	3,368.08	3,886.25	4,663.50

APPENDIX J COUNCIL TAX RESOLUTION AND PARISH SCHEDULES

	Valuation Bands (£)							
	A	B	C	D	E	F	G	H
Mid Suffolk District Council	120.17	140.20	160.23	180.26	220.32	260.38	300.43	360.52
Suffolk County Council	1,154.46	1,346.87	1,539.28	1,731.69	2,116.51	2,501.33	2,886.15	3,463.38
Police and Crime Commissioner	202.98	236.81	270.64	304.47	372.13	439.79	507.45	608.94
Aggregate of Council Tax Requirements	**1,477.61**	**1,723.88**	**1,970.15**	**2,216.42**	**2,708.96**	**3,201.50**	**3,694.03**	**4,432.84**

Parish	Total Amount of Council Tax for 2026/27							
	6/9 ths	7/9 ths	8/9 ths		11/9 ths	13/9 ths	15/9 ths	18/9 ths
	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H
	£	£	£	£	£	£	£	£
Little Blakenham	1,532.33	1,787.72	2,043.11	2,298.50	2,809.28	3,320.06	3,830.83	4,597.00
Little Finborough	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Mellis	1,510.11	1,761.80	2,013.48	2,265.17	2,768.54	3,271.91	3,775.28	4,530.34
Mendham	1,503.41	1,753.97	2,004.54	2,255.11	2,756.25	3,257.38	3,758.52	4,510.22
Mendlesham	1,544.77	1,802.23	2,059.69	2,317.15	2,832.07	3,346.99	3,861.92	4,634.30
Metfield	1,508.59	1,760.02	2,011.45	2,262.88	2,765.74	3,268.60	3,771.47	4,525.76
Mickfield	1,533.41	1,788.98	2,044.55	2,300.12	2,811.26	3,322.40	3,833.53	4,600.24
Monk Soham	1,506.96	1,758.12	2,009.28	2,260.44	2,762.76	3,265.08	3,767.40	4,520.88
Needham Market	1,542.70	1,799.82	2,056.93	2,314.05	2,828.28	3,342.52	3,856.75	4,628.10
Nettlestead	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Norton	1,555.97	1,815.30	2,074.63	2,333.96	2,852.62	3,371.28	3,889.93	4,667.92
Occold	1,515.41	1,767.97	2,020.54	2,273.11	2,778.25	3,283.38	3,788.52	4,546.22
Offton	1,507.03	1,758.20	2,009.37	2,260.54	2,762.88	3,265.22	3,767.57	4,521.08
Old Newton with Dagwort	1,525.60	1,779.87	2,034.13	2,288.40	2,796.93	3,305.47	3,814.00	4,576.80
Onehouse	1,530.37	1,785.43	2,040.49	2,295.55	2,805.67	3,315.79	3,825.92	4,591.10
Palgrave	1,517.47	1,770.38	2,023.29	2,276.20	2,782.02	3,287.84	3,793.67	4,552.40
Pettaugh	1,497.89	1,747.54	1,997.19	2,246.84	2,746.14	3,245.44	3,744.73	4,493.68
Rattlesden	1,524.21	1,778.25	2,032.28	2,286.32	2,794.39	3,302.46	3,810.53	4,572.64
Redgrave	1,539.31	1,795.87	2,052.42	2,308.97	2,822.07	3,335.18	3,848.28	4,617.94
Redlingfield	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Rickinghall Inferior	1,525.49	1,779.73	2,033.98	2,288.23	2,796.73	3,305.22	3,813.72	4,576.46
Rickinghall Superior	1,525.49	1,779.73	2,033.98	2,288.23	2,796.73	3,305.22	3,813.72	4,576.46
Ringshall	1,502.67	1,753.11	2,003.56	2,254.00	2,754.89	3,255.78	3,756.67	4,508.00
Rishangle	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Shelland	1,481.18	1,728.04	1,974.91	2,221.77	2,715.50	3,209.22	3,702.95	4,443.54
Somersham	1,522.53	1,776.28	2,030.04	2,283.79	2,791.30	3,298.81	3,806.32	4,567.58
Southolt	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Stoke Ash	1,530.32	1,785.37	2,040.43	2,295.48	2,805.59	3,315.69	3,825.80	4,590.96
Stonham Aspal	1,493.07	1,741.92	1,990.76	2,239.61	2,737.30	3,234.99	3,732.68	4,479.22
Stonham Parva	1,515.70	1,768.32	2,020.93	2,273.55	2,778.78	3,284.02	3,789.25	4,547.10
Stowlangtoft	1,508.05	1,759.40	2,010.74	2,262.08	2,764.76	3,267.45	3,770.13	4,524.16

APPENDIX J COUNCIL TAX RESOLUTION AND PARISH SCHEDULES

	Valuation Bands (£)							
	A	B	C	D	E	F	G	H
Mid Suffolk District Council	120.17	140.20	160.23	180.26	220.32	260.38	300.43	360.52
Suffolk County Council	1,154.46	1,346.87	1,539.28	1,731.69	2,116.51	2,501.33	2,886.15	3,463.38
Police and Crime Commissioner	202.98	236.81	270.64	304.47	372.13	439.79	507.45	608.94
Aggregate of Council Tax Requirements	**1,477.61**	**1,723.88**	**1,970.15**	**2,216.42**	**2,708.96**	**3,201.50**	**3,694.03**	**4,432.84**

Parish	Total Amount of Council Tax for 2026/27							
	6/9 ths	7/9 ths	8/9 ths		11/9 ths	13/9 ths	15/9 ths	18/9 ths
	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H
	£	£	£	£	£	£	£	£
Stowmarket	1,628.99	1,900.48	2,171.98	2,443.48	2,986.48	3,529.47	4,072.47	4,886.96
Stowupland	1,517.14	1,770.00	2,022.85	2,275.71	2,781.42	3,287.14	3,792.85	4,551.42
Stradbroke	1,527.69	1,782.31	2,036.92	2,291.54	2,800.77	3,310.00	3,819.23	4,583.08
Stuston	1,483.14	1,730.33	1,977.52	2,224.71	2,719.09	3,213.47	3,707.85	4,449.42
Syleham	1,507.41	1,758.65	2,009.88	2,261.12	2,763.59	3,266.06	3,768.53	4,522.24
Tannington	1,477.61	1,723.88	1,970.15	2,216.42	2,708.96	3,201.50	3,694.03	4,432.84
Thorndon	1,522.22	1,775.92	2,029.63	2,283.33	2,790.74	3,298.14	3,805.55	4,566.66
Thornham Magna	1,491.95	1,740.61	1,989.27	2,237.93	2,735.25	3,232.57	3,729.88	4,475.86
Thornham Parva	1,484.31	1,731.70	1,979.08	2,226.47	2,721.24	3,216.01	3,710.78	4,452.94
Thrandeston	1,527.55	1,782.14	2,036.73	2,291.32	2,800.50	3,309.68	3,818.87	4,582.64
Thurston	1,555.55	1,814.81	2,074.07	2,333.33	2,851.85	3,370.37	3,888.88	4,666.66
Thwaite	1,530.32	1,785.37	2,040.43	2,295.48	2,805.59	3,315.69	3,825.80	4,590.96
Tostock	1,513.20	1,765.40	2,017.60	2,269.80	2,774.20	3,278.60	3,783.00	4,539.60
Walsham-le-Willows	1,510.73	1,762.51	2,014.30	2,266.09	2,769.67	3,273.24	3,776.82	4,532.18
Wattisfield	1,521.01	1,774.51	2,028.01	2,281.51	2,788.51	3,295.51	3,802.52	4,563.02
Westhorpe	1,508.65	1,760.10	2,011.54	2,262.98	2,765.86	3,268.75	3,771.63	4,525.96
Wetherden	1,513.89	1,766.21	2,018.52	2,270.84	2,775.47	3,280.10	3,784.73	4,541.68
Wetheringsett-cum-Brockford	1,509.99	1,761.65	2,013.32	2,264.98	2,768.31	3,271.64	3,774.97	4,529.96
Weybread	1,504.67	1,755.45	2,006.23	2,257.01	2,758.57	3,260.13	3,761.68	4,514.02
Whitton	1,508.15	1,759.51	2,010.87	2,262.23	2,764.95	3,267.67	3,770.38	4,524.46
Wickham Skeith	1,511.31	1,763.20	2,015.08	2,266.97	2,770.74	3,274.51	3,778.28	4,533.94
Wilby	1,510.56	1,762.32	2,014.08	2,265.84	2,769.36	3,272.88	3,776.40	4,531.68
Willisham	1,507.03	1,758.20	2,009.37	2,260.54	2,762.88	3,265.22	3,767.57	4,521.08
Wingfield	1,506.09	1,757.10	2,008.12	2,259.13	2,761.16	3,263.19	3,765.22	4,518.26
Winston	1,490.37	1,738.76	1,987.16	2,235.55	2,732.34	3,229.13	3,725.92	4,471.10
Woolpit	1,522.29	1,776.01	2,029.72	2,283.44	2,790.87	3,298.30	3,805.73	4,566.88
Worlingworth	1,505.21	1,756.07	2,006.94	2,257.81	2,759.55	3,261.28	3,763.02	4,515.62
Wortham	1,509.96	1,761.62	2,013.28	2,264.94	2,768.26	3,271.58	3,774.90	4,529.88
Wyverstone	1,492.35	1,741.08	1,989.80	2,238.53	2,735.98	3,233.43	3,730.88	4,477.06
Yaxley	1,503.85	1,754.49	2,005.13	2,255.77	2,757.05	3,258.33	3,759.62	4,511.54

APPENDIX J COUNCIL TAX RESOLUTION AND PARISH SCHEDULES

Budget, Funding and Council Tax Requirements

1) The precept requirements of Parish / Town Councils must be aggregated with the requirement of this authority to arrive at an average Council Tax figure for the district / parish purposes. This figure however is totally hypothetical and will not be paid by any taxpayer (other than by coincidence).

2) The County and the Police and Crime Commissioner's precept requirements are added to this.

3) The legally required calculation is set out below:

    a. The General Fund Budget requirement for the District Council purposes in 2026/27 will be £180.26, based on a 2.99% increase to Council Tax for a Band D property.

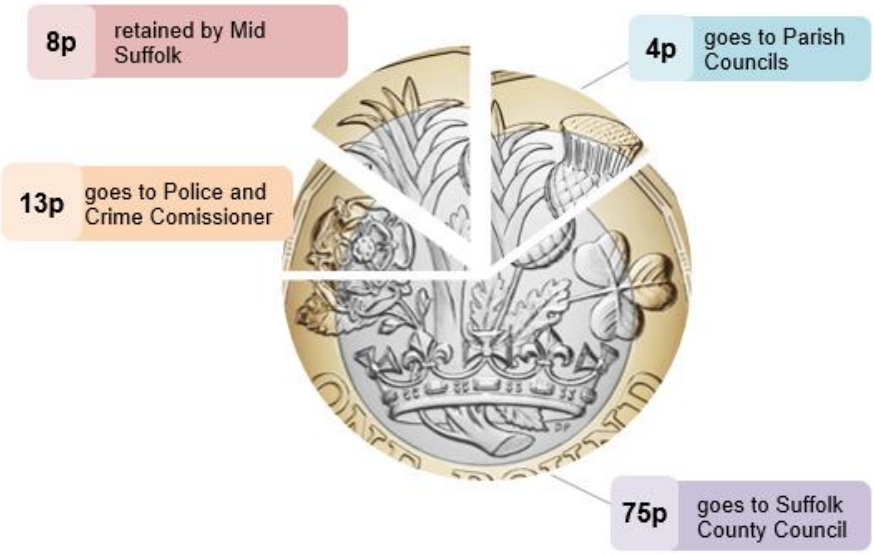
    b. The County Council precept requirement will be £1,731.69 for a Band D property in 2026/27, an increase of £82.26 (4.99%).

    c. The Police and Crime Commissioner's precept requirement will be £304.47, an increase of £14.94 (5.2%).

    d. The Parish / Town Councils average band D council tax figure will be £100.43, an increase of £5.00 (6.4%).

4) Each £1 of council tax collected by the District Council is distributed as per the chart below.

Chart: Where the council tax collected goes



APPENDIX J COUNCIL TAX RESOLUTION AND PARISH SCHEDULES

5) Mid Suffolk is a billing authority and collects council tax and non-domestic rates on behalf of the other precepting authorities i.e. Suffolk County Council, Suffolk Police and Crime Commissioner and Parish / Town Councils. The dates that monies collected are paid over to the County Council, and the Police and Crime Commissioner ("precept dates") need to be formally agreed under Regulation 5(i) of the Local Authorities (Funds) (England) Regulations 1992.

6) Established practice is for payments to be made in 12 equal instalments on the 15th of each month or the next banking day if the 15th falls on a weekend or bank holiday. Accordingly, the precept dates applicable for 2026/27 are expected to be as follows:

15 April 2026	15 May 2026	15 June 2026	15 July 2026
17 August 2026	15 September 2026	15 October 2026	16 November 2026
15 December 2026	15 January 2027	15 February 2027	15 March 2027

APPENDIX K GLOSSARY OF TERMS

Autumn Statement	A statement made by the Chancellor of the Exchequer in which she updates the House of Commons on the state of the economy and announces tax and spending decisions.
Balanced Budget	A budget where forecast income is equal to forecast expenditure. The Council has to legally set a balanced budget under the provisions of the Local Government Finance Act 1992 (LGFA 1992).
Base Budget	The budget from the previous year is sometimes taken forward to create the initial budget for the next year before inflation and other adjustments such as budget pressures and savings are added/deducted. This is called Incremental Budgeting. Other budgets, such as the financing charges budgets, however, are reviewed afresh each year (known as Zero Based Budgeting).
Billing Authority	The tier of local authority who is responsible for the billing and collection of Council Tax and Business Rates in its local area - this Council is a billing authority.
Budget	The Council's aims and policies set out in financial terms, against which performance is measured. Both capital and revenue budgets are prepared each financial year as part of the annual Council Tax setting process. The budget, once approved, is an instrument of delegation which is used to authorise, monitor and control expenditure (and income). Legally every Council must set a budget by the 11th of March preceding the new financial year.
Budget Gap	Where the estimated expenditure is higher than the estimated income in a budget, there is said to be a "'budget gap"' or "budget deficit".
Budget Surplus	Where the forecast estimated income is higher than estimated expenditure.
Business Rates	Also known as National Non-Domestic Rates - they are taxes to help pay for local services. They're charged on most non-domestic properties including shops, pubs, offices and factories. Business Rates are set nationally by government.
Business Rates Baseline Funding Level	The amount of Business Rates income the Government believes a local authority needs to deliver local services
Business Rates Levy	A proportional charge applied to local authorities that experience significant business rates growth, specifically when their collected rates exceed their spending baseline.
Business Rates Reset	This is the mechanism by which the Government will redistribute Business Rates growth retained by some councils back into the Business Rates system so that it can top-up resources for councils that have higher needs and less ability to raise income. This likely to have a significant impact on the Business Rates income retained by this Council. The Business Rates Reset will be introduced in 2026/27. At the moment we do not know the full details and whether there will be transition arrangements to limit the impact falling on councils in one financial year.
Business Rates Multiplier	The annual amount established by central government used in the calculation of the Business Rates bill. This amount is multiplied by the businesses rateable value to derive the size of the Business Rates bill for the year.

APPENDIX K GLOSSARY OF TERMS

Business Rates Pool	An agreement between neighbouring councils to combine their Business Rates activities in a pool. This is designed to maximise the ability for councils to retain more Business Rates locally rather than it going to central government to redistribute to other councils. This Council is part of the Suffolk Business Rates Pool.
Business Rates Tariff	A local authority must pay a levy (tariff) if its individual Business Rates forecast is greater than its baseline funding level. Conversely a local authority will receive a Business Rates Top-Up if its baseline funding level is lower than its Business Rates forecast income. District Councils such as this Council are normally Tariff Authorities and County Councils such as Suffolk County Council are Top-Up Authorities.
Capital Expenditure	Expenditure on assets that have a lasting value such as the acquisition of a fixed asset (e.g. land, buildings, vehicles), or expenditure which adds to and not merely maintains the value of an existing fixed asset. This can also include indirect capital expenditure in the form of grants or loans to other persons or bodies.
Capital Financing	Capital expenditure is financed by borrowing (principally from the PWLB), Government grants, external contributions, reserves, direct revenue funding, and capital receipts. The revenue budget bears the cost of direct revenue funding (called Revenue Contributions to Capital Outlay (RCCO)) together with interest charges and the provision (MRP costs) for repayments of any borrowing undertaken.
Capital Programme	This provides details on the planned expenditure on capital projects over the medium-term planning horizon, and the resources available to fund those schemes. This Council has a programme that comprises a capital budget, which consists of projects that have authorisation to proceed and that require Cabinet to approve a Business Case before the expenditure is authorised.
Capital Receipts	Sums of money obtained from the sale of assets such as land and property. These receipts can normally only be used to fund items of a capital nature. However, councils can use the Government's capitalisation directive to fund transformation and redundancy costs, which are revenue budget costs, from capital receipts.
CIPFA	The Chartered Institute of Public Finance and Accountancy - the accountancy body primarily concerned with public services which sets out many standards and requirements for local authority accounting and treasury and financial management.
Community Infrastructure Levy (CIL)	A planning charge based on legislation that came into force in April 2010. A CIL allows the Council to raise contributions from new developments to help pay for infrastructure that is needed to support planning growth. Where a CIL charging schedule is in place, it largely replaces Section 106 obligations in delivering strategic infrastructure.
Comprehensive Spending Review	A governmental process carried out by HM Treasury to set medium term expenditure limits for each central government

APPENDIX K GLOSSARY OF TERMS

	department. Usually announced for 3 years. The next one will be undertaken in Spring 2025.
Collection Fund	A separate, statutory, account maintained by Billing Authorities including this Council into which Council Tax and Business Rates receipts are paid, and from which Precepting Authorities are paid.
Core Spending Power	This is the term the Government use to say how much money Councils have to run their services. It's a headline figure used by the Government to represent the key revenue resources available to local authorities, including an estimate of potential Council Tax and Business Rates income.
Council Tax	a local tax on domestic properties set by local authorities and based on the value of the property within eight bands, A to H. The Council Tax value of each band is expressed as a proportion of band D.
Council Tax Base	The number of properties in a local authority area from which it is estimated Council Tax will be collected, expressed as the number of equivalent Band D properties using pre-set ratios. The tax base can increase by building new homes.
Council Tax Requirement	The amount of funding required to be raised from Council Tax to meet the expenditure plans of the authority after taking into account all other funding sources such as Business Rates income.
Council Tax Reduction Scheme	The scheme provides a discount on Council Tax for those on low incomes. If Council Tax payers are eligible for support their council tax bills are reduced.
Council Tax Surplus or Deficit	A surplus/deficit arising from either more or less council tax being collected than expected. This would be because of variations in collection rate or to the estimated increase in the number of properties. The variations arise within the Collection Fund and are applied to future years' budgets.
Council Tax Threshold	The increase in Council Tax permitted by central government before a local referendum is needed to agree an increase above this level.
Disabled Facilities Grant (DFG)	A central government grant that contributes towards the cost of providing adaptations and facilities to enable disabled people to continue living in their own homes.
Earmarked Reserves	These are amounts of money which have been set aside for a specific purpose to meet future spending plans or contingencies.
Expected Credit Loss (ECL)	This is the loss on loans should the borrower default, including lending made to the Council's subsidiary companies. Calculated by multiplying the probability of occurring with the net loss and with the exposure to the loss.
External Borrowing	External borrowing is the process of going to an external financial institution to obtain money. The council would generally borrow from the Public Works Loans Board (PWLB) due to its favourable rates for public sector bodies, but other institutions also offer loan finance to councils.

APPENDIX K GLOSSARY OF TERMS

Fair Funding Review	A review proposed by central government to consider how to fairly allocate local authority funding to individual councils according to need and resources.
Fees and Charges	Income raised by charging users of services directly for services used e.g. car parking income, planning income. Some of the fees, including certain planning fees, are currently set by central government.
General Fund (GF)	The council's main revenue and capital accounts which includes income and expenditure on the provision of all the council's services except the provision of social housing which is in a separate statutory account (the Housing Revenue Account).
General Fund Balance	The amount the Council has available to fund unforeseen events.
Housing Revenue Account (HRA)	The HRA is a ring-fenced accountant that must be kept separate from the General Fund. It relates to the Council's function as a social landlord and is ring- fenced to avoid cross subsidy between Council Taxpayers and rents from tenants.
Internal Borrowing	Internal borrowing is the temporary use of the council's cash holdings to fund capital expenditure. Whilst this must be repaid it does not represent a formal debt in the same way as external borrowing.
Item 8	These are statutory recharges between the General Fund and the HRA in respect of interest charges on internal borrowing by the HRA from the General Fund, and interest receipt on internal lending by the HRA to the General Fund.
Local Government Finance Settlement	The annual announcement by Government of the amount of grant funding to be provided for the forthcoming year. The provisional settlement is usually announced in December, with a final settlement confirmed in February.
Medium Term Financial Plan (MTFP)	This sets out the forecast of the Council's financial position over a five-year planning horizon.
Minimum Revenue Provision (MRP)	Where councils finance their capital expenditure by debt, they must put aside resources to repay that debt in later years. This is known as MRP and the Local Government Act 2003 requires the councils to have regard to the Ministry of Housing, Communities & Local Government's guidance on Minimum Revenue Provision which was updated in April 2924 to include MRP on capital loans lent to by councils to third parties, such as subsidiary companies. MRP is charged. This Council's policy is that MRP will be determined by charging the expenditure financed by borrowing over the expected useful life of the asset on an annuity basis using an interest rate equivalent to the average PWLB annuity rate for the year of expenditure. MRP charges start in the year after the asset becomes operational. MRP on purchases of freehold land will be charged over 50 years. MRP on expenditure not related to fixed assets but which has been capitalised by regulation or direction will be charged over 20 years.
Ministry of Housing, Communities and Local Government	A government department whose work includes investing in local areas to drive growth and create jobs, delivering homes,

APPENDIX K GLOSSARY OF TERMS

	supporting community and faith groups, and overseeing local government, planning and building safety.
New Homes Bonus (NHB)	A central government grant and was introduced in 2011 to provide an incentive for local authorities to encourage housing growth in their areas. The amount of grant given is based on the number of new homes built in the council's area. Government have stated that this grant will finish in 2025/26 as a source of finance.
Office of Budget Responsibility (OBR)	A non-departmental public body funded by the UK Treasury, that the UK government established to provide independent economic forecasts and independent analysis of the public finances.
Pooled Investments	These are investments in a portfolio, made up of monies from many individual investors, which is managed by an external provider.
Precept	The levy made by the precepting authorities, i.e. the county council, parish councils, fire and police, on billing authorities, requiring the latter to collect income from local taxpayers on their behalf.
Prudential Code	this is a code of practice agreed between Government and CIPFA that regulates local council capital spending and financing. The Code allows local authorities to set their own borrowing limits based upon the consideration of affordability, sustainability and prudence.
Prudential borrowing	Is a regime for council borrowing that allows local authorities to borrow without recourse to central government. Councils must demonstrate that they can afford to service the debt from their own resources by means of a set of financial ratios (as prescribed by the CIPFA Prudential Code).
Public Works Loans Board (PWLB)	A statutory body operating within the United Kingdom Debt Management Office, which is an Executive Agency of HM Treasury. Its function is to lend money from the National Loans Fund to local authorities and other prescribed bodies, and to collect the repayments.
Revenue Expenditure	Comprises the day-to-day costs associated with running the Council's services and financing the Council's outstanding debt. The costs include staff salaries, contract expenditure, and general running expenses (heat, light and utilities).
Revenue Contribution to Capital Outlay (RCCO)	This is where the cost of financing capital expenditure is charged to the revenue budget.
Revenue support grant (RSG)	General grant that is paid to local authorities by the government to support their expenditure.
Rural Services Delivery Grant (RSDG)	This is Government grant introduced to recognise the additional cost of delivering services in rural areas. Rural Services Delivery Grant has been abolished by the new government for 2025/26 onwards.
Section 151 (S151) Officer	The responsible financial officer. Every council, by law will designate an individual officer as having legal responsibility over providing effective financial management and advice across the Council. The post holder must be a qualified member of one of

APPENDIX K GLOSSARY OF TERMS

	the main accountancy bodies in the UK. This is currently the Director of Finance & Procurement.
Section 25 Statement	The Local Government Act 2003 (Section 25) requires that when a local authority is agreeing its annual budget and Council Tax requirements, the Council's Section 151 officer must report to it on the robustness of the estimates made for the purposes of the calculations; and the adequacy of the proposed financial reserves. The Council must have due regard to the report when making decisions on the budget and Council Tax.
Section 31 Grants	The government fully reimburses billing authorities for their loss of Business Rates income under the rates retention scheme when government decides to award Business Rates relief, using a grant under section 31 of the Local Government Act 2003.
Section 106	Sums of money received from developers. Subject to each S106 agreement, these sums can be used for either revenue or capital purposes but are predominantly capital purposes.
Total Net Cost of Services	Comprises that part of the revenue budget that is funded from retained Business Rates, Council Tax, and any government general grant.
Treasury Management	The management of the local authority's investments and cash flows, its banking, money market and capital market transactions: the effective control of the risks associated with those activities: and the pursuit of the optimum performance consistent with those risks.
Treasury Management Code	This Code of Practice, published by CIPFA, regulates the management of borrowing, investments, & banking. It requires the council to agree and monitor several indicators and Treasury Management Practices. An annual Treasury Management Strategy needs to be approved by Council alongside the budget.

APPENDIX L: BUDGET BOOK 2026/27

	Expenditure 2026/27							Income 2026/27				Reserves 2026/27	
Directorate and Service Area	Employees (£'000)	Premises (£'000)	Supplies & Services (£'000)	Transport (£'000)	Contracts (£'000)	Transfer Payments (£'000)	Total Expenditure (£'000)	Grants and Contributions (£'000)	Sales, Fees & Charges (£'000)	Other Income (£'000)	Total Income (£'000)	Transfer to/(from) Reserves (£'000)	Net Expenditure (£'000)
Climate & Nature Recovery	**544**	**48**	**760**	**7**	**-**	**-**	**1,358**	**-**	**-**	**-**	**-**	**(1,039)**	**319**
Climate & Nature Recovery	544	48	760	7	-	-	1,358	-	-	-	-	(1,039)	319
Corporate Services	**2,218**	**-**	**1,188**	**11**	**525**	**-**	**3,941**	**-**	**(138)**	**(11)**	**(149)**	**(195)**	**3,597**
Communications & Engagement	228	-	46	1	-	-	274	-	-	-	-	-	274
Customer Operations	931	-	11	1	-	-	943	-	-	-	-	(195)	748
Governance and Civic Office	103	-	555	8	-	-	666	-	-	-	-	-	666
ICT & Programme Management	341	-	183	0	525	-	1,049	-	-	-	-	-	1,049
Internal Audit	76	-	30	0	-	-	106	-	-	-	-	-	106
Shared Legal Services	313	-	275	-	-	-	588	-	(138)	(11)	(149)	-	439
Strategic Policy, Performance, Insight & Risk	226	-	89	0	-	-	316	-	-	-	-	-	316
Electoral Services and Land Charges	**248**	**-**	**88**	**-**	**-**	**-**	**336**	**-**	**(159)**	**-**	**(159)**	**45**	**222**
Electoral Services and Land Charges	248	-	88	-	-	-	336	-	(159)	-	(159)	45	222
Finance & Procurement	**916**	**59**	**552**	**43**	**1,257**	**9,239**	**12,065**	**(9,502)**	**-**	**(145)**	**(9,647)**	**1,130**	**3,548**
Finance	771	59	552	43	1,257	9,239	11,921	(9,502)	-	(145)	(9,647)	1,130	3,404
Procurement	144	-	-	-	-	-	144	-	-	-	-	-	144
Housing	**1,255**	**808**	**802**	**27**	**-**	**-**	**2,891**	**(1,027)**	**(16)**	**(885)**	**(1,928)**	**(173)**	**791**
Building Services	-	171	60	-	-	-	231	-	-	(320)	(320)	-	(89)
Housing Solutions	1,255	637	742	27	-	-	2,660	(1,027)	(16)	(565)	(1,608)	(173)	879
HR & Organisational Development	**612**	**-**	**79**	**1**	**-**	**-**	**692**	**-**	**-**	**-**	**-**	**-**	**692**
HR, Organisational Development	612	-	79	1	-	-	692	-	-	-	-	-	692
Operations	**4,041**	**307**	**1,454**	**383**	**5,492**	**-**	**11,677**	**(1,366)**	**(4,043)**	**(443)**	**(5,852)**	**(421)**	**5,403**
Building Control	641	0	15	27	-	-	684	(130)	(461)	-	(590)	-	93
Health & Safety, Emergency Planning and Business Continuity	135	-	34	1	-	-	170	-	-	-	-	-	170
Public Protection	888	0	178	20	-	-	1,085	-	(238)	-	(238)	-	847
Public Realm & Car Parking	1,858	285	467	263	-	-	2,874	(31)	(879)	(2)	(912)	(372)	1,590
Recycling, Waste & Fleet	519	21	761	71	5,492	-	6,864	(1,206)	(2,465)	(441)	(4,112)	(50)	2,703
Place	**3,528**	**-**	**1,757**	**46**	**-**	**-**	**5,331**	**(346)**	**(1,637)**	**-**	**(1,983)**	**(695)**	**2,653**
Economy and Business	347	-	189	3	-	-	539	-	-	-	-	(48)	490
Planning (incl. Dev, Heritage & Enforcement)	1,846	-	482	31	-	-	2,359	-	(1,468)	-	(1,468)	(136)	755
Strategic Planning and CIL	586	-	358	1	-	-	946	(120)	(155)	-	(275)	(121)	551
Sustainable Communities	749	-	729	11	-	-	1,488	(226)	(15)	-	(240)	(390)	857
Property, Development & Regeneration	**526**	**273**	**841**	**1**	**-**	**-**	**1,641**	**(233)**	**(1)**	**(673)**	**(906)**	**(175)**	**560**
Regeneration & Capital Projects	284	-	633	1	-	-	917	(100)	-	(438)	(538)	(171)	209
Strategic Property	155	273	194	-	-	-	622	-	(1)	(235)	(236)	(4)	383
The Council's Companies	87	-	15	-	-	-	101	(133)	-	-	(133)	-	(32)
Senior Leadership Team	**780**	**-**	**798**	**2**	**-**	**-**	**1,580**	**-**	**-**	**-**	**-**	**(770)**	**810**
Senior Leadership Team	780	-	798	2	-	-	1,580	-	-	-	-	(770)	810
Total	**14,666**	**1,494**	**8,319**	**521**	**7,274**	**9,239**	**41,512**	**(12,474)**	**(5,994)**	**(2,157)**	**(20,624)**	**(2,294)**	**18,594**

APPENDIX L: BUDGET BOOK 2026/27

	Expenditure 2026/27							Income 2026/27				Reserves 2026/27	
Climate & Nature Recovery	**Employees (£'000)**	**Premises (£'000)**	**Supplies & Services (£'000)**	**Transport (£'000)**	**Contracts (£'000)**	**Transfer Payments (£'000)**	**Total Expenditure (£'000)**	**Grants and Contributions (£'000)**	**Sales, Fees & Charges (£'000)**	**Other Income (£'000)**	**Total Income (£'000)**	**Transfer to/(from) Reserves (£'000)**	**Net Expenditure (£'000)**
Biodiversity	138	48	572	1	-	-	759	-	-	-	-	(661)	97
Climate Change and sustainability	406	-	33	6	-	-	445	-	-	-	-	(223)	222
MSM Sustainable Travel	-	-	50	-	-	-	50	-	-	-	-	(50)	-
Sustainable Travel	-	-	105	-	-	-	105	-	-	-	-	(105)	-
Total	**544**	**48**	**760**	**7**	**-**	**-**	**1,358**	**-**	**-**	**-**	**-**	**(1,039)**	**319**

	Expenditure 2026/27							Income 2026/27				Reserves 2026/27	
Corporate Services	**Employees (£'000)**	**Premises (£'000)**	**Supplies & Services (£'000)**	**Transport (£'000)**	**Contracts (£'000)**	**Transfer Payments (£'000)**	**Total Expenditure (£'000)**	**Grants and Contributions (£'000)**	**Sales, Fees & Charges (£'000)**	**Other Income (£'000)**	**Total Income (£'000)**	**Transfer to/(from) Reserves (£'000)**	**Net Expenditure (£'000)**
Communications & Engagement	**228**	**-**	**46**	**1**	**-**	**-**	**274**	**-**	**-**	**-**	**-**	**-**	**274**
Communications	228	-	46	1	-	-	274	-	-	-	-	-	274
Customer Operations	**931**	**-**	**11**	**1**	**-**	**-**	**943**	**-**	**-**	**-**	**-**	**(195)**	**748**
Customer Operations	931	-	11	1	-	-	943	-	-	-	-	(195)	748
Governance and Civic Office	**103**	**-**	**555**	**8**	**-**	**-**	**666**	**-**	**-**	**-**	**-**	**-**	**666**
Central Postal Service	19	-	98	-	-	-	116	-	-	-	-	-	116
Central Printing	-	-	5	-	-	-	5	-	-	-	-	-	5
Cost of Democracy	(111)	-	442	8	-	-	339	-	-	-	-	-	339
Governance	195	-	11	0	-	-	206	-	-	-	-	-	206
ICT & Programme Management	**341**	**-**	**183**	**0**	**525**	**-**	**1,049**	**-**	**-**	**-**	**-**	**-**	**1,049**
ICT	311	-	176	0	525	-	1,012	-	-	-	-	-	1,012
Information Management	30	-	7	-	-	-	37	-	-	-	-	-	37
Internal Audit	**76**	**-**	**30**	**0**	**-**	**-**	**106**	**-**	**-**	**-**	**-**	**-**	**106**
Internal Audit	76	-	30	0	-	-	106	-	-	-	-	-	106
Shared Legal Services	**313**	**-**	**275**	**-**	**-**	**-**	**588**	**-**	**(138)**	**(11)**	**(149)**	**-**	**439**
Legal & Info Gov Services	313	-	275	-	-	-	588	-	(138)	(11)	(149)	-	439
Strategic Policy, Performance, Insight & Risk	**226**	**-**	**89**	**0**	**-**	**-**	**316**	**-**	**-**	**-**	**-**	**-**	**316**
Strategic Policy, Performance, Insight & Risk	226	-	89	0	-	-	316	-	-	-	-	-	316
Total	**2,218**	**-**	**1,188**	**11**	**525**	**-**	**3,941**	**-**	**(138)**	**(11)**	**(149)**	**(195)**	**3,597**

APPENDIX L: BUDGET BOOK 2026/27

	Expenditure 2026/27							Income 2026/27				Reserves 2026/27	
Electoral Services and Land Charges	**Employees (£'000)**	**Premises (£'000)**	**Supplies & Services (£'000)**	**Transport (£'000)**	**Contracts (£'000)**	**Transfer Payments (£'000)**	**Total Expenditure (£'000)**	**Grants and Contributions (£'000)**	**Sales, Fees & Charges (£'000)**	**Other Income (£'000)**	**Total Income (£'000)**	**Transfer to/(from) Reserves (£'000)**	**Net Expenditure (£'000)**
Elections	-	-	5	-	-	-	5	-	(5)	-	(5)	45	45
Electoral Registration	141	-	49	-	-	-	190	-	(1)	-	(1)	-	189
Land Charges	107	-	34	-	-	-	140	-	(153)	-	(153)	-	(13)
Total	**248**	**-**	**88**	**-**	**-**	**-**	**336**	**-**	**(159)**	**-**	**(159)**	**45**	**222**

	Expenditure 2026/27							Income 2026/27				Reserves 2026/27	
Finance & Procurement	**Employees (£'000)**	**Premises (£'000)**	**Supplies & Services (£'000)**	**Transport (£'000)**	**Contracts (£'000)**	**Transfer Payments (£'000)**	**Total Expenditure (£'000)**	**Grants and Contributions (£'000)**	**Sales, Fees & Charges (£'000)**	**Other Income (£'000)**	**Total Income (£'000)**	**Transfer to/(from) Reserves (£'000)**	**Net Expenditure (£'000)**
Finance	**771**	**59**	**552**	**43**	**1,257**	**9,239**	**11,921**	**(9,502)**	**-**	**(145)**	**(9,647)**	**1,130**	**3,404**
Bank Charges	-	-	116	-	-	-	116	-	-	-	-	-	116
Council Tax Support	-	-	125	-	-	-	125	-	-	-	-	(125)	-
Council Tax Collection	-	-	-	-	-	-	-	-	-	(136)	(136)	-	(136)
External Audit	-	-	166	-	-	-	166	-	-	-	-	-	166
Financial Resources	650	-	57	1	-	-	708	-	-	-	-	-	708
Insurance	122	59	29	42	-	-	251	-	-	-	-	-	251
NNDR Collection	-	-	-	-	-	-	-	(136)	-	(9)	(145)	-	(145)
Non-Specific Grant Income	-	-	-	-	-	-	-	-	-	-	-	1,255	1,255
Rent Allowances	-	-	-	-	-	4,431	4,431	(4,464)	-	-	(4,464)	-	(32)
Rent Rebates to HRA Dwellings	-	-	-	-	-	4,808	4,808	(4,902)	-	-	(4,902)	-	(94)
Shared Revenues Partnership (SRP)	-	-	8	-	1,257	-	1,265	-	-	-	-	-	1,265
Treasury Management	-	-	51	-	-	-	51	-	-	-	-	-	51
Procurement	**144**	**-**	**-**	**-**	**-**	**-**	**144**	**-**	**-**	**-**	**-**	**-**	**144**
Central Stationery & Equipment	-	-	-	-	-	-	-	-	-	-	-	-	-
Procurement	144	-	-	-	-	-	144	-	-	-	-	-	144
Total	**916**	**59**	**552**	**43**	**1,257**	**9,239**	**12,065**	**(9,502)**	**-**	**(145)**	**(9,647)**	**1,130**	**3,548**

	Expenditure 2026/27							Income 2026/27				Reserves 2026/27	
HR & Organisational Development	**Employees (£'000)**	**Premises (£'000)**	**Supplies & Services (£'000)**	**Transport (£'000)**	**Contracts (£'000)**	**Transfer Payments (£'000)**	**Total Expenditure (£'000)**	**Grants and Contributions (£'000)**	**Sales, Fees & Charges (£'000)**	**Other Income (£'000)**	**Total Income (£'000)**	**Transfer to/(from) Reserves (£'000)**	**Net Expenditure (£'000)**
HR	532	-	79	1	-	-	612	-	-	-	-	-	612
Organisational Development	80	-	-	-	-	-	80	-	-	-	-	-	80
Total	**612**	**-**	**79**	**1**	**-**	**-**	**692**	**-**	**-**	**-**	**-**	**-**	**692**

APPENDIX L: BUDGET BOOK 2026/27

	Expenditure 2026/27							Income 2026/27				Reserves 2026/27	
Housing	**Employees (£'000)**	**Premises (£'000)**	**Supplies & Services (£'000)**	**Transport (£'000)**	**Contracts (£'000)**	**Transfer Payments (£'000)**	**Total Expenditure (£'000)**	**Grants and Contributions (£'000)**	**Sales, Fees & Charges (£'000)**	**Other Income (£'000)**	**Total Income (£'000)**	**Transfer to/(from) Reserves (£'000)**	**Net Expenditure (£'000)**
Building Services	**-**	**171**	**60**	**-**	**-**	**-**	**231**	**-**	**-**	**(320)**	**(320)**	**-**	**(89)**
PV Panels	-	171	60	-	-	-	231	-	-	(320)	(320)	-	(89)
Housing Solutions	**1,255**	**637**	**742**	**27**	**-**	**-**	**2,660**	**(1,027)**	**(16)**	**(565)**	**(1,608)**	**(173)**	**879**
CB Lettings	60	-	-	-	-	-	60	-	-	-	-	-	60
Community Housing Fund	-	-	1	-	-	-	1	-	-	-	-	(1)	-
Domestic Abuse Funding	41	-	5	1	-	-	47	(36)	-	-	(36)	-	11
Guaranteed Rent Scheme	94	430	21	1	-	-	546	(66)	-	(445)	(511)	-	35
HMO Licence	-	-	-	-	-	-	-	-	(1)	-	(1)	-	(1)
Homeless Prevention Fund	484	-	128	10	-	-	622	(202)	-	-	(202)	-	420
Homelessness Private Sector	-	43	503	3	-	-	549	(485)	(15)	-	(500)	-	49
Homes for Ukraine	-	8	-	-	-	-	8	(8)	-	-	(8)	-	-
Housing Standards	142	-	2	3	-	-	147	-	-	-	-	-	147
Independent Living Service	-	-	5	-	-	-	5	-	-	-	-	-	5
MSM Housing Solutions	(5)	-	-	-	-	-	(5)	-	-	-	-	(180)	(185)
Other Temporary Accommodation	147	35	20	6	-	-	207	-	-	-	-	-	207
Rent Deposit Scheme	24	12	-	1	-	-	37	(37)	-	-	(37)	-	-
Renters Right Act	-	-	38	-	-	-	38	(38)	-	-	(38)	-	-
Rough Sleepers Intervention Yr3	156	-	-	2	-	-	158	(154)	-	-	(154)	-	4
Strategic Housing	111	-	15	0	-	-	126	-	-	-	-	-	126
The Foyer	-	109	4	-	-	-	112	-	-	(120)	(120)	8	-
Total	**1,255**	**808**	**802**	**27**	**-**	**-**	**2,891**	**(1,027)**	**(16)**	**(885)**	**(1,928)**	**(173)**	**791**

	Expenditure 2026/27							Income 2026/27				Reserves 2026/27	
Senior Leadership Team	**Employees (£'000)**	**Premises (£'000)**	**Supplies & Services (£'000)**	**Transport (£'000)**	**Contracts (£'000)**	**Transfer Payments (£'000)**	**Total Expenditure (£'000)**	**Grants and Contributions (£'000)**	**Sales, Fees & Charges (£'000)**	**Other Income (£'000)**	**Total Income (£'000)**	**Transfer to/(from) Reserves (£'000)**	**Net Expenditure (£'000)**
BMS Invest	95	-	-	-	-	-	95	-	-	-	-	-	95
Corporate Management	74	-	-	-	-	-	74	-	-	-	-	-	74
Senior Leadership Team	611	-	798	2	-	-	1,411	-	-	-	-	(770)	641
Total	**780**	**-**	**798**	**2**	**-**	**-**	**1,580**	**-**	**-**	**-**	**-**	**(770)**	**810**

APPENDIX L: BUDGET BOOK 2026/27

	Expenditure 2026/27							Income 2026/27				Reserves 2026/27	
Operations	Employees (£'000)	Premises (£'000)	Supplies & Services (£'000)	Transport (£'000)	Contracts (£'000)	Transfer Payments (£'000)	Total Expenditure (£'000)	Grants and Contributions (£'000)	Sales, Fees & Charges (£'000)	Other Income (£'000)	Total Income (£'000)	Transfer to/(from) Reserves (£'000)	Net Expenditure (£'000)
Building Control	**641**	**-**	**15**	**27**	**-**	**-**	**684**	**(130)**	**(461)**	**-**	**(590)**	**-**	**93**
Building Control Commercial Income	-	-	3	-	-	-	3	-	(7)	-	(7)	-	(5)
Building Regs Chargeable Services	442	-	10	19	-	-	471	-	(429)	-	(429)	-	42
Building Regs Non-Chargeable Services	96	-	-	4	-	-	100	-	-	-	-	-	100
Building Regs Other Activities	64	-	-	3	-	-	67	(130)	-	-	(130)	-	(63)
Street Naming & Numbering	38	-	2	2	-	-	42	-	(24)	-	(24)	-	18
Health & Safety, Emergency Planning and Business Continuity	**135**	**-**	**34**	**1**	**-**	**-**	**170**	**-**	**-**	**-**	**-**	**-**	**170**
Business Continuity / Emergency Planning	37	-	-	-	-	-	37	-	-	-	-	-	37
Health & Safety	98	-	34	1	-	-	133	-	-	-	-	-	133
Public Protection	**888**	**-**	**178**	**20**	**-**	**-**	**1,085**	**-**	**(238)**	**-**	**(238)**	**-**	**847**
Civil Protection & Emergency Planning	-	-	30	-	-	-	30	-	-	-	-	-	30
Environmental Protection	398	-	103	9	-	-	510	-	(17)	-	(17)	-	493
Food & Safety (General)	382	-	15	9	-	-	405	-	(50)	-	(50)	-	355
Health & Safety	(3)	-	-	-	-	-	(3)	-	-	-	-	-	(3)
Licensing	111	-	30	2	-	-	143	-	(172)	-	(172)	-	(28)
Public Realm & Car Parking	**1,858**	**285**	**467**	**263**	**-**	**-**	**2,874**	**(31)**	**(879)**	**(2)**	**(912)**	**(372)**	**1,590**
Biodiversity Task Force	59	50	-	3	-	-	112	-	-	-	-	-	112
Car Parks	71	192	85	-	-	-	349	-	(655)	-	(655)	(29)	(335)
Civil Parking Enforcement	-	-	97	-	-	-	97	-	(40)	-	(40)	-	58
Electric Vehicle (EV) Charge Points	-	20	8	-	-	-	28	-	(33)	-	(33)	5	-
Footpaths	44	-	-	-	-	-	44	-	-	-	-	-	44
Open Spaces	1,046	11	146	145	-	-	1,348	(10)	(72)	(2)	(84)	(169)	1,096
Play Facilities	29	-	-	-	-	-	29	-	-	-	-	-	29
Public Conveniences	-	11	-	-	-	-	11	-	-	-	-	-	11
Service Improvements - Environment & Projects	39	-	-	-	-	-	39	-	-	-	-	-	39
Street & Major Road Cleansing	482	-	130	115	-	-	727	(21)	(79)	-	(100)	(179)	448
Stowmarket Street Cleansing (REACT)	90	-	-	-	-	-	90	-	-	-	-	-	90
Recycling, Waste & Fleet	**519**	**21**	**761**	**71**	**5,492**	**-**	**6,864**	**(1,206)**	**(2,465)**	**(441)**	**(4,112)**	**(50)**	**2,703**
Bring Sites	26	-	128	0	-	-	154	-	-	(124)	(124)	(2)	27
Domestic Waste	324	-	48	1	2,984	-	3,357	(1,206)	(232)	-	(1,438)	(31)	1,889
Food Waste	-	-	-	-	1,602	-	1,602	-	-	-	-	-	1,602
Garden Waste	130	-	301	0	744	-	1,174	-	(1,535)	(316)	(1,851)	(12)	(689)
Joint Waste Contract	-	21	44	70	-	-	134	-	-	-	-	-	134
Recycling Centre	-	1	2	-	-	-	3	-	-	(0)	(0)	-	2
Trade Waste	39	-	238	0	163	-	440	-	(699)	-	(699)	(4)	(262)
Total	**4,041**	**307**	**1,454**	**383**	**5,492**	**-**	**11,677**	**(1,366)**	**(4,043)**	**(443)**	**(5,852)**	**(421)**	**5,403**

APPENDIX L: BUDGET BOOK 2026/27

		Expenditure 2026/27							Income 2026/27				R 2
	Place	Employees (£'000)	Premises (£'000)	Supplies & Services (£'000)	Transport (£'000)	Contracts (£'000)	Transfer Payments (£'000)	Total Expenditure (£'000)	Grants and Contributions (£'000)	Sales, Fees & Charges (£'000)	Other Income (£'000)	Total Income (£'000)	T to R
	Economy and Business	**347**	**-**	**189**	**3**	**-**	**-**	**539**	**-**	**-**	**-**	**-**	
	Economy & Business	303	-	20	2	-	-	325	-	-	-	-	
	Mid Suffolk Culture Fund	-	-	110	-	-	-	110	-	-	-	-	
	Town Centres	45	-	-	-	-	-	45	-	-	-	-	
	Visitor Economy	-	-	59	-	-	-	59	-	-	-	-	
	Planning (incl. Dev, Heritage & Enforcement)	**1,846**	**-**	**482**	**31**	**-**	**-**	**2,359**	**-**	**(1,468)**	**-**	**(1,468)**	
	Business Improvement (Communities & Growth)	42	-	-	-	-	-	42	-	-	-	-	
	Development Management	1,391	-	229	19	-	-	1,639	-	(1,369)	-	(1,369)	
	Development Management - Appeals	-	-	248	-	-	-	248	-	-	-	-	
	Heritage	135	-	-	6	-	-	141	-	(15)	-	(15)	
	Planning Enforcement	278	-	0	6	-	-	284	-	-	-	-	
	Planning Performance Agreement	-	-	5	-	-	-	5	-	(40)	-	(40)	
	Pre Application Charging	-	-	-	-	-	-	-	-	(45)	-	(45)	
	Strategic Planning and CIL	**586**	**-**	**258**	**1**	**-**	**-**	**946**	**(120)**	**(155)**	**-**	**(275)**	
	Community Infrastructure Levy (CIL)	198	-	-	1	-	-	198	-	(155)	-	(155)	
	Development Policy & Local Plans	316	-	126	1	-	-	443	-	-	-	-	
	Neighbourhood Plan Designations	49	-	80	-	-	-	129	(120)	-	-	(120)	
	S106 Monitoring	23	-	-	-	-	-	23	-	-	-	-	
	Strategic Planning General	-	-	53	-	-	-	53	-	-	-	-	
	Sustainable Communities	**749**	**-**	**729**	**11**	**-**	**-**	**1,488**	**(226)**	**(15)**	**-**	**(240)**	
	Community Achievement Awards	-	-	3	-	-	-	3	-	-	-	-	
	Community Development	599	-	1	11	-	-	611	-	-	-	-	
	Community Safety-CCTV	-	-	16	-	-	-	16	-	-	-	-	
	Community Safety-General	-	-	24	-	-	-	24	-	-	-	-	
	Grants & Contributions	-	-	259	-	-	-	259	-	-	-	-	
	Healthy Behaviours Partnership	149	-	-	-	-	-	149	(158)	-	-	(158)	
Pride in your Place Grants	-	-	50	-	-	-	50	-	-	-	-	(50)	
	Locality Awards	-	-	340	-	-	-	340	-	-	-	-	
Mid Suffolk Leisure Maintenance	-	-	-	-	-	-	-	(68)	-	-	(68)	-	
	Policy & Strategy H & W	-	-	26	-	-	-	26	-	-	-	-	
	Progress Power	-	-	-	-	-	-	-	-	(15)	-	(15)	
	Women's Cycle Tour	-	-	10	-	-	-	10	-	-	-	-	
	Total	**3,528**	**-**	**1,757**	**46**	**-**	**-**	**5,331**	**(346)**	**(1,637)**	**-**	**(1,983)**	

APPENDIX L: BUDGET BOOK 2026/27

	Expenditure 2026/27							Income 2026/27				Reserves 2026/27	
Property, Development & Regeneration	**Employees (£'000)**	**Premises (£'000)**	**Supplies & Services (£'000)**	**Transport (£'000)**	**Contracts (£'000)**	**Transfer Payments (£'000)**	**Total Expenditure (£'000)**	**Grants and Contributions (£'000)**	**Sales, Fees & Charges (£'000)**	**Other Income (£'000)**	**Total Income (£'000)**	**Transfer to/(from) Reserves (£'000)**	**Net Expenditure (£'000)**
Regeneration & Capital Projects	**284**	**-**	**633**	**1**	**-**	**-**	**917**	**(100)**	**-**	**(438)**	**(538)**	**(171)**	**209**
Regeneration	224	-	50	1	-	-	274	-	-	-	-	(110)	164
Stowmarket Innovation Gateway	60	-	583	-	-	-	643	(100)	-	(438)	(538)	(60)	45
Strategic Property	**155**	**273**	**194**	**-**	**-**	**-**	**622**	**-**	**(1)**	**(235)**	**(236)**	**(4)**	**383**
Asset Management	-	2	-	-	-	-	2	-	(1)	-	(1)	-	2
Asset Utilisation	155	50	42	-	-	-	247	-	-	(5)	(5)	-	242
Pure Gym & Adjacent Building	-	50	-	-	-	-	50	-	-	(102)	(102)	-	(52)
Stowmarket CAP	-	13	36	-	-	-	50	-	-	-	-	(4)	45
Chilton Depot	-	48	-	-	-	-	48	-	-	-	-	-	48
Creeting Rd Depot	-	37	6	-	-	-	43	-	-	-	-	-	43
Endeavour House - HQ	-	15	109	-	-	-	124	-	-	-	-	-	124
Horsepond Place, Needham Market	-	-	-	-	-	-	-	-	-	(80)	(80)	-	(80)
Mid Suffolk Leisure Maintenance	-	10	-	-	-	-	10	-	-	-	-	-	10
Needham Lake Visitor Centre	-	-	-	-	-	-	-	-	-	(26)	(26)	-	(26)
Opportunities Building Chilton Field	-	-	-	-	-	-	-	-	-	(21)	(21)	-	(21)
Stowmarket Football Ground	-	-	-	-	-	-	-	-	-	(1)	(1)	-	(1)
Wenham Depot	-	13	1	-	-	-	14	-	-	-	-	-	14
Wenham Depot TDP	-	3	-	-	-	-	3	-	-	-	-	-	3
Wingfield Barns	-	31	-	-	-	-	31	-	-	-	-	-	31
The Council's Companies	**87**	**-**	**15**	**-**	**-**	**-**	**101**	**(133)**	**-**	**-**	**(133)**	**-**	**(32)**
BMS Invest	87	-	15	-	-	-	101	(133)	-	-	(133)	-	(32)
Total	**526**	**273**	**841**	**1**	**-**	**-**	**1,641**	**(233)**	**(1)**	**(673)**	**(906)**	**(175)**	**560**

APPENDIX M: FULL EQUALITY IMPACT ASSESSMENT (EIA)

Details	
Service or policy title	Mid Suffolk General Fund budget 2026-27
Lead officer *(responsible for the policy or service/function)*	Melissa Evans, Director – Finance and Procurement, Section 151 Officer
Officers carrying out the EQIA *(it is recommended that an officer responsible for the policy or service/function is involved in completion)*	Melissa Evans, Director – Finance and Procurement, Section 151 Officer David Feveyear-Ward, Head of Service – Finance
Is this new or a revision? *(If revision state when previous EQIA undertaken)*	New
Is this the first time this policy or function has been assessed?	No
Date of completing this EQIA	28th November 2025

Description
What exactly is proposed? *(Describe the service/policy and the changes that are being planned)* That the General Fund revenue and capital budget for 2026/27 and MTFP set out in the report be endorsed for recommendation to Council on 26th February 2026.
Why? *(Give reasons why these changes are being introduced)* A balanced budget is required to be set each year to ensure the Council remains financially viable.
What will the effect of the changes be? *(Describe which people, communities, localities etc. will be affected by the changes)* The decisions set out in the General Fund budget will determine how services are provided by the Council. It will determine which services have investment and which services have cost savings made to them. This could change the service experienced by our residents, businesses and wider communities, but also how our workforce deliver these services.
How will it be implemented? *(Describe the decision making process, timescales, process for implementation)* The budget will be agreed by Cabinets before Full Council in February 2026. This will set the budgetary position for 1st April 2026 to 31st March 2027, decisions on spending, savings and use of reserves.
When is it due to start? *(Planned start of new/revised policy/service)* 1st April 2026
Any other relevant details

Data about the population
What is the demographic profile or make up of the community you are serving? *(A brief overview of quantitative data used and qualitative research undertaken, including customer surveys and focus groups, plus links to reports, local or national data that you have used, suggested sources of information can be found at the end of this document)*

APPENDIX M: FULL EQUALITY IMPACT ASSESSMENT (EIA)

An overview of Mid Suffolk is given in Mid Suffolk State of the District 2025.

The population at 2021 was 97,076, with a predicted population of 110,775 at June 2024 (ONS). The age profile at mid-2021 and mid-2024 was:

Age band	Mid-2011	Mid-2024	Absolute change (2011 to 2024)	% change (2011 to 2024)
0-15	17,751 (18%)	17,577 (16%)	-174	-1.0%
16-24	9,130 (9%)	9,146 (8%)	+16	+0.2%
25-34	9,443 (10%)	12,535 (11%)	+3,092	+32.7%
35-49	20,204 (21%)	18,854 (17%)	-1,350	-6.7%
50-64	20,861 (21%)	24,315 (22%)	+3,454	+16.6%
65-79	14,475 (15%)	20,756 (19%)	+6,281	+43.4%
80 and over	5,212 (5%)	7,592 (7%)	+2,380	+45.7%
Total	**97,076**	**110,775**	**+13,699**	**+14.1%**

This demonstrates the age profile is increasing in the older age groups.

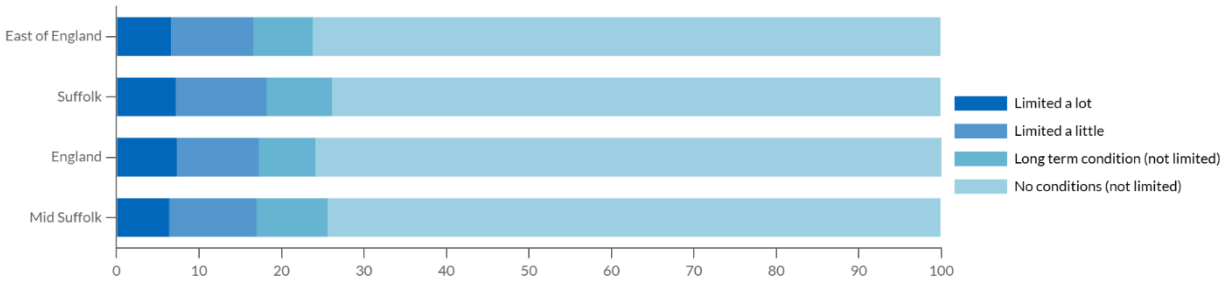
Based on the Index of Multiple Deprivation (IMD) 2025, Mid Suffolk has the lowest proportion of areas ranked among the 40% most deprived of areas of any district/borough in Suffolk. Mid Suffolk falls within the least deprived third of local authority areas in England. One area of Stowmarket Combs Ford) falls within the 10% most deprived areas in England.

The district is predominantly rural in nature, with 73.5% of its population classed as living in a rural area, based on an analysis of Census 2021 data.14 Over a third (35.7%) live more than 30 minutes away (by road travel) from a 'major town or city', defined as a built-up area with a population of 75,000 or more.

What is the profile or make up of your service users by protected characteristics?
(Where this data is available. If it is not currently available state any plans to collect this in future)

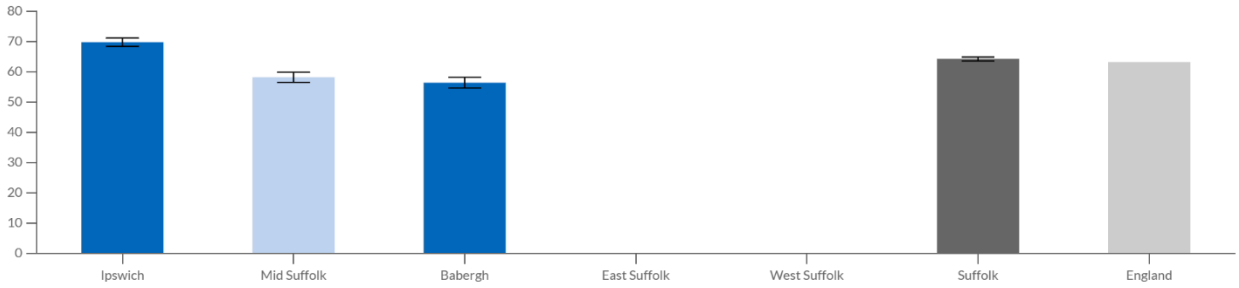
Data from the Suffolk Observatory (Suffolk Observatory – Equality Impact Assessment) is provided below on groups with different protected characteristics in Mid Suffolk. More detailed information on precise figures are available from the Suffolk Observatory here: Suffolk - EIA - District - v3 | Mid Suffolk | Report Builder for ArcGIS

Disability

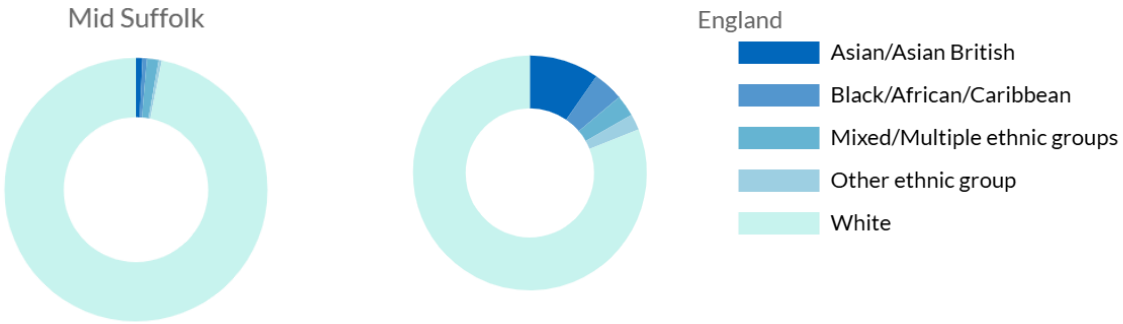


Pregnancy and maternity

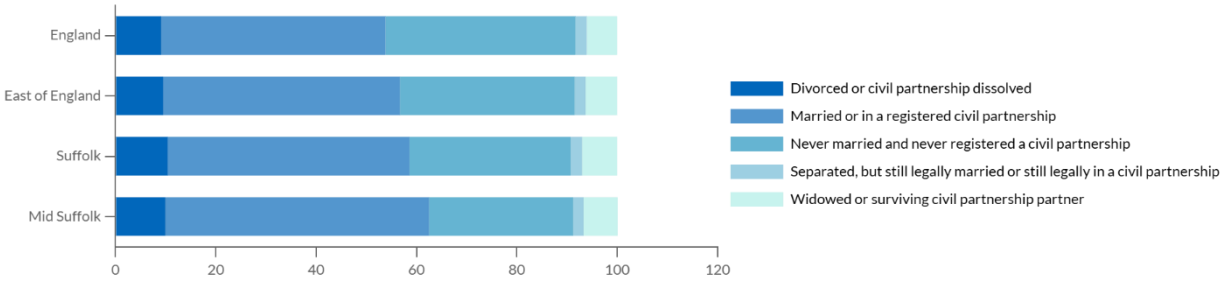
APPENDIX M: FULL EQUALITY IMPACT ASSESSMENT (EIA)



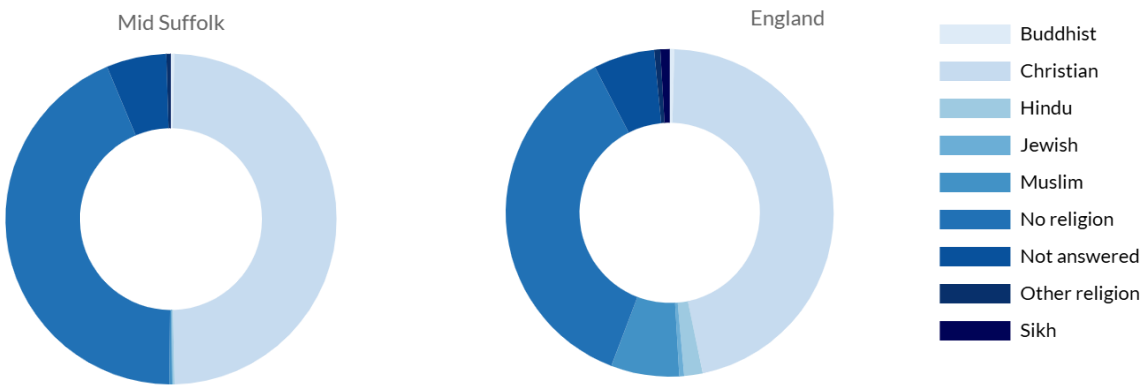
Race/ethnicity



Marriage and civil partnership

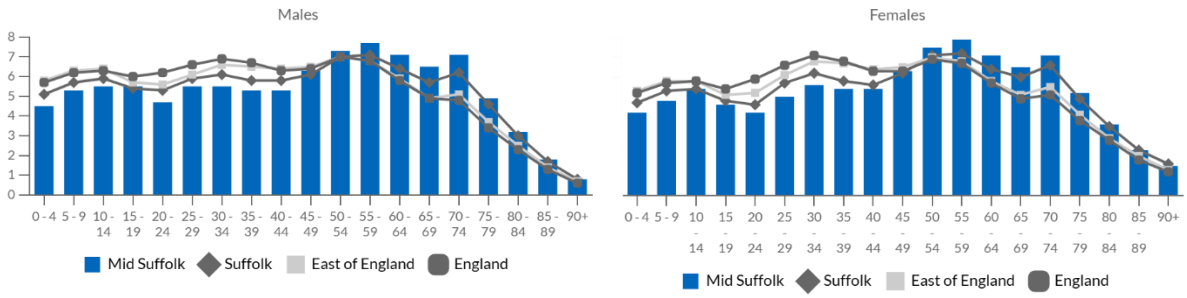


Religion/belief



APPENDIX M: FULL EQUALITY IMPACT ASSESSMENT (EIA)

Sex



Data is not collected at a district level for Gender Reassignment or Sexual Orientation.

Workforce Equality and Diversity Data

Data on the Council's workforce can be found in our Equality and Diversity Workforce Report 24-25. This identifies the data we hold on the protected characteristics of our staff.

Other relevant information

The General Fund budget report for 2026-27 will set the budget for this following financial year. A decision will be made to invest and divest in different budgets, which makes a decision that could have an impact on groups with different protected characteristics. Some decisions will be subject to a further decision making process through Cabinet, Council or at an officer level, at which time a further Equality Impact Assessment would take place. This is reflected in the assessments made below.

Changes to the budget have been categorised as follows:

- Employee
- Premises Expenses
- Supplies & Services
- Contracts
- Grants and contributions
- Sales, Fees and Charges

Implications for communities and workforce

What is the impact on people with a protected characteristic*, rural communities, Armed Forces, neurodivergent individuals or those facing socio-economic disadvantage, and what evidence do you have? (If you do not believe there is any impact describe why not) *(*Protected characteristics that have been considered are: Disability, Age, (Sex (Gender), Gender Reassignment, Marriage and Civil Partnership, Pregnancy and Maternity, Race, Sexual Orientation, Religion and Belief)*
Detail whether there is a positive or negative impact, and the appropriate mitigation.

Assessing the impact on the above groups, including those with protected characteristics, is an iterative process. This assessment considers the potential equality impact from the proposed budget changes set out in the Council's General Fund for 26-27. The assessment is based on

data available at the time of the Equality Impact Assessments (EIAs). Equality impact however is not a single step process of assessment, but a continuous process. Further assessment would be required as decision to implement the budget changes progress.

Employees: Staffing changes

The loss of staff resource could reduce the service level experienced by the above groups, for example less ability to directly contact a member of staff for support in accessing a particular service. There are no wholesale losses of any services proposed in the budget reductions, meaning that an existing service level will still be provided. To ensure equal access of all groups in accessing services and their experience of services. This will continue to be considered through the development of policies and procedures that consider any impacts any mitigate appropriately through their own EQIA.

The loss of staff resource could also have an impact on staff working within the council who have protected characteristics or the above groups. This could either be changes to individual roles, teams, or a cumulative impact if multiple services were experiencing staffing reductions simultaneously. All future work objectives for teams are carefully planned through service planning and regular reviews between staff and their line managers to ensure workloads will be managed within the resource and capacity of the team. Any reasonable adjustments for individuals would also be considered in individual conversations with staff and their line manager. All formal restructures would also be required to follow the council's internal policies, and be subject to an individual equality impact assessment for impact on individuals both within our communities and workforce who have protected characteristics.

Positive or negative impact? Both

What could be done to mitigate any adverse impact or further promote positive impact? As detailed above.

Premises expenses

Investment being made in premises including maintenance of photovoltaic arrays installed on the council's property/land. As only maintenance of existing premises there is a neutral impact on any groups listed above including groups with protected characteristics, although continued provision of such arrays could potentially have a positive impact on the above groups, although there is no evidence to substantiate this.

Positive or negative impact? Neutral

What could be done to mitigate any adverse impact or further promote positive impact? N/A

Supplies and services

Changes in funding to services could impact on how customers access services or the level of service they are provided with. There is the potential for longer waiting times for customers to access services in some areas. This could lead to issues with compliance with regulators or not meeting statutory and essential duties such as safeguarding.

Service changes are usually subject to EQIA at time of decision, for example changes to introduce Better Recycling that the council will bring into place in June 2026. EQIAs have

already been undertaken at each stage for this work, identifying potential impacts and mitigation measures where possible.

Positive or negative impact? Negative

What could be done to mitigate any adverse impact or further promote positive impact?

Changes to service design will help mitigate the potential impacts. This will include refreshed service planning and objective setting for services, digital transformation opportunities, working more effectively with partners and monitoring to ensure statutory duties and responsibilities around safeguarding are met.

Mitigation identified in EQIAs undertaken for Better Recycling, including Household Waste and Recycling Collections Policy.

Contracts

Additional funding is being provided for the contract with Shared Revenues Partnership to meet caseload demand. This has no impact on service delivery.

Changes in contracts around waste management could impact on how customers access services or the level of service they are provided with. Changes include Better Recycling being implemented June 2026 onward. Equality Impact Assessments have been undertaken at each stage as decisions have been made on Better Recycling, identifying potential impacts and mitigation measures where possible.

Positive or negative impact? Positive and negative

What could be done to mitigate any adverse impact or further promote positive impact? Mitigation identified in EQIAs undertaken for Better Recycling, including Household Waste and Recycling Collections Policy.

Grants and contributions

Pressure around shared prosperity and healthy behaviours

These were grant programmes that had a limited time span, all projects have all been delivered and grant monies spent.

Increase in Government grants for temporary accommodation, rough sleeping and building regulations funding would all deliver services for our residents and businesses. The impact of any increased funding on groups with protected characteristics would be determined by the service provision, which is not subject to decision in this budget report. Reduction in grants from Government are not a decision that the Council is making, it is a decision by central Government. The impacts of funding being removed however would be considered at a service level, with refreshed service planning and objective setting for each team ensuring that the best possible outcomes can be delivered with the resources that are available.

Changes to grants and contributions around waste management could impact on how customers access services or the level of service they are provided with. Changes include Better Recycling being implemented June 2026 onward. Equality Impact Assessments have

been undertaken at each stage as decisions have been made on Better Recycling, identifying potential impacts and mitigation measures where possible.

Positive or negative impact? Negative

What could be done to mitigate any adverse impact or further promote positive impact? Mitigation identified in EQIAs undertaken for Better Recycling, including Household Waste and Recycling Collections Policy

Sales, fees and charges

Subject to a separate paper to Cabinets. EQIA Screening negative, as increase in charges were only in line with inflation, and there was no evidence there would be a disproportionate impacts (positively or negatively) on the above groups.

Positive or negative impact? Neither

What could be done to mitigate any adverse impact or further promote positive impact?

No further mitigation required.

Monitoring Impact	
Assessing the impact on equality is an ongoing process that does not end once a policy or service had been agreed or implemented.	
How frequently will the policy or service be reviewed?	The delivering of services around the Council is regularly reviewed through different feedback mechanisms. These include engagement with groups that represent those with protected characteristics, such as the Mid Suffolk Disability Forum, customer surveys, resident surveys, feedback panels. And the delivery of services is dynamic and change throughout the financial year. All decisions on service delivery changes would be subject to Equality Impact Assessment.
Who will be involved?	Heads of Service/budget holders delivering services
Will there need to be an action plan completed for any amendments?	Not identified at present
What further evidence or consultation will be needed to check that the policy or service is working well?	Through different feedback mechanisms or customer surveys, resident surveys, feedback panels and stakeholder forums.

Completion	
Authors signature	David Feveyear-Ward Melissa Evans
Date of completion	28th November 2025