EXECUTIVE **21 JANUARY 2019**

SUBJECT:	**DRAFT MEDIUM TERM FINANCIAL STRATEGY 2019 - 2024**
DIRECTORATE:	**CHIEF EXECUTIVE AND TOWN CLERK**
REPORT AUTHOR:	**JACLYN GIBSON, CHIEF FINANCE OFFICER**

1. Purpose of Report

1.1 To recommend to the Executive the draft Medium Term Financial Strategy for the period 2019-2024 and the draft budget and council tax proposal for 2019/20, for consultation and scrutiny.

1.2 To present the draft Capital Strategy 2019-2024 for consideration by the Executive.

2. Executive Summary

2.1 The financial landscape for local government over the medium term period poses significant challenge to the Council due to the volatility, complexity and uncertainty about future funding. Significant national decisions are still to be made by the government about future departmental spending through the Spending Review, the allocation of this funding to local government though the Fair Funding Review, and the reform of the Business Rates Retention system, all of which will impact on the Council's MTFS. In addition the Council continues to face further budget pressures due to changes in use and demand for services as well as escalating costs.

2.2 Although there is a significant level of uncertainty about future funding, based on what is currently known, or can be reasonably assumed, the MTFS has been updated to reflect the latest developments in the financial and policy context in which the Council operates along with further changes in resources, cost pressures and efficiencies. Based on this the requirement to deliver a savings target has been increased by £0.5m in 2019/20 and a further £0.5m pa thereafter, a cumulative annual increase of £1m.

2.3 The Council's financial position needs to be viewed in the wider context of continued public sector austerity and the impact this is having upon the financial resilience and sustainability of local authorities. The warning signs are becoming increasingly clear as a number of authorities are taking measures to restrict expenditure to core, statutory services.

2.4 Although the increase in savings required is substantial it is not unprecedented and the Council should have some confidence that it has a track record of delivering strong financial discipline and that it can rise to the challenge once again.

2.5 This successful financial planning to date has enabled the protection of core services for the people of Lincoln, whilst at the same time allowing for significant investment in the City, and its economy, and delivery of the Council's Vision 2020. The Council will continue to adopt this approach, carefully balancing the allocation of resources to its strategic priorities whilst ensuring it maintains a sustainable financial position.

2.6 Prior to submission of the MTFS 2019-2024 and the budget and council tax proposal for 2019/20 to Full Council, on 4th March 2019, this initial draft will be subject to public consultation and member scrutiny.

2.7 The Chartered Institute for Public Finance and Accountancy's (CIPFA) revised 2017 Prudential Code and Treasury Management Codes require for 2019/20 onwards all local authorities prepare an additional report, a Capital Strategy. This is a document that the Council has historically prepared but has however revised it in line with the new requirement of the codes.

3. Background

3.1 The MTFS sets out the overall framework on which the Council plans and manages its financial resources to ensure that they fit with, and support, the direction of the Council's Vision 2020 and strategic priorities.

3.2 The MTFS integrates revenue allocations, savings targets and capital investment and provides the budget for the next financial year and indicative budgets for the remaining period covered by the strategy.

3.3 The MTFS seeks to achieve a number of specific objectives;

- Ensure the Council maintains a sound and sustainable financial base, delivering a balanced budget over the life of the MTFS,
- Maximise income levels, including growing the Council Tax and Business Rates tax base, whilst ensuring that Council Tax rate increases are kept an acceptable level;
- Continue to manage down the Council's recurrent cost base, in line with reductions in overall resources by ensuring the provision of efficient, effective and economic services which demonstrate value for money.
- Ensure the Council maintains robust, but not excessive, levels of reserves and balances to address any future risks and unforeseen events without jeopardising key services and the delivery of outcomes;
- Ensure the Council's limited resources are directed towards its Vision 2020 and strategic priorities, redirecting where necessary to allow for improvement and investment.

3.4 In recent years the budget setting process has been characterised by the most significant cuts to grant funding for local authorities in a generation, which has taken place against the backdrop of one of the biggest fiscal consolidations of the post-war period. During this period radical reform of the methodology for funding local government, where councils are self-sufficient, funded from local taxes with limited reliance on Central Government, has also been introduced. This new methodology for funding local government is inextricably linked to the performance of the local economy via Business Rates, New Homes Bonus, Council Tax and Local Council Tax Reduction schemes and Housing Revenue Account Self-Financing. This has transferred a significant amount of financial risk and uncertainty to local authorities, creating a greater degree of uncertainty over the budget planning parameters for the Council than has been experienced previously.

3.5 In response to this challenging financial environment the Council has embraced a forward thinking, ambitious and commercial approach in maintaining a sound financial position. This is an approach that has served the Council well and allowed savings in excess of £7.8m to be delivered over the last decade.

3.6 Looking ahead the financial landscape for local government continues to poses significant challenge to the Council due to the volatility, complexity and uncertainty about future funding. Therefore In order to ensure that the Council maintains a robust and sustainable financial position and is able to respond to the impact of volatile external events and increased financial risks that it faces, the MTFS needs to remain flexible, the council's reserves resilient and the sound track record of delivering savings and generating new income streams needs to be sustained, whilst ensuring that resources are directed towards the strategic priorities.

4. The General Fund

4.1 The Council's spending requirement, after capital charges and contributions to/from reserves are taken into account, for 2019/20 amounts to £13.068m which is £0.920m (6.5%) lower than the current year's budget. The provisional forecast spending requirements for the remaining four years of the MTFS are, £12.063 for 2020/21, £12.200m for 2021/22, £12.404m for 2022/23 and £12.669m for 2023/24.

4.2 The following paragraphs outline the key elements and assumptions on which the General Fund Revenue estimates have been prepared.

4.3 **Provisional Finance Settlement 2019/20**

The provisional Local Government Finance Settlement for 2019/20 represents the final year of the current 4-year Spending Review period and the end of central government core grant funding. The Business Rates Retention (BRR) system now forms the principle form of local government funding, other than council tax income. The Council will still receive a small element of Revenue Support Grant (RSG) but this has dramatically reduced and will end from 2020/21 with the introduction of 75% Business Rates Retention.

4.4 The RSG element of the Provisional Settlement confirms the allocations previously announced as part of the multi-year settlement. This shows a reduction in the level of grant received of 99.1%, from £2.585m in 2015/16 to £0.022m in 2019/20. Beyond 2019/20 it is assumed that there will be no further RSG payable by the Government and that the principles forms of funding will be from local taxes.

4.5 The Provisional Settlement also provided grant allocations for the New Homes Bonus (NHB), for 2019/20 the Council will receive £0.720m a significant allocation in relation to it's over funding streams. Beyond 2019/20 the Government intends to explore how to incentivise housing growth most effectively, referencing the Housing Delivery Test results, signalling a change to the current New Homes Bonus grant system. The MTFS therefore prudently assumes that the current NHB scheme ceases beyond 2019/20, but that the legacy payments continue for a 4 year period as per the initial scheme design.

4.6 Although Lincoln was successful in achieving a 100% Pilot status, as the Lincolnshire Business Rates Pilot in 2018/19, its bid to be a 75% Pilot in 2019/20 was unsuccessful. Instead the Council will now form a business rate pool with Lincolnshire County Council and the other Lincolnshire Districts.

4.7 The calculation of income to be received through BRR is critical in determining the amount of resources that the Council will have available to fund local services. The Council has undertaken an assessment of the amount of business rates that it expects to collect during 2019/20 based on this and after allowing for the allocation of resources to Central Government and to the County Council, it is estimated that £5.289m of the £44.7m of business rates generated within the City will be retained by the Council. Beyond 2019/20, assumptions have been made in relation to the reform of the BRR system, these will continue to be assessed as further details of the changes are released by the Government ahead of implementation in April 2020.

4.8 As reported elsewhere on this agenda the Business Rates element of the Collection Fund has declared a surplus in relation 2018/19 of £2.464m of which the Council's share is £1.546m, this has primarily arisen as a result of the over provision for appeals.

4.9 Forecast business rates in the draft MTFS 2019-24 are based on the most recent available estimates of Lincoln's business rates base. However, until the business rates base for 2019/20 is finalised at the end of January 2019 the estimate for 2018/19 is subject to change.

Council Tax

4.10 The Localism Act 2011 introduced a power for residents to approve or veto excessive council tax increases. This means that any local authority setting an excessive increase as set by the Secretary of State would trigger a referendum of all registered electors in their area. The Government have confirmed through the Provisional Finance Settlement that councils have the ability to increase their core Council Tax requirement by an additional 1% in 2019/20, this is in addition to the current 2% allowable before triggering a referendum, bringing the core principle to 3%.

4.11 In view of this and taking into consideration the Council's need to protect its financial position from further decline and maximise its local income streams, the MTFS for consideration proposes a 2.95% rise in Council Tax for 2019/20, and then 1.9% in each of the subsequent three years. An increase of 2.95% in 2019/20 equates to an additional 10p per week for a Band A property and 12p per week for a Band B property (80% of properties fall within Band A and B).

Spending Plans

4.12 The MTFS is central to identifying the Council's financial capacity to deliver its vision and strategic priorities. The Council's Vision 2020 is supported by a three year programme, split into two phases, containing a range of projects that will meet each of the strategic priorities. In the context of the financial position at the time of launching the new Vision 2020 resources to fund the first phase were made available through the redirection of resources to the priority areas as well as seeking external financial support in the form of grants and contributions. The second phase of the programme contains a number of schemes which are primarily larger scale capital schemes with a significant cost. There are still a small number of revenue schemes which have either been funded from within existing budgets or will be financed using the part of the additional resources generated from the 100% Business Rates Pilot in 2018/19.

4.13 The following other key assumptions have been used in formulating the draft General Fund revenue estimates for 2019/20 – 2021/22 as follows:

- Increases in the Business Rate Taxbase of 0% p.a. in 2019/20 and 2020/21 and 2% p.a. from 2021/22.
- Increases in the Council Taxbase of 1.25% p.a.
- New Homes Bonus income of £0.720m in 2019/20, £0.502m in 2020/21, £0.111m in 2021/22, £0.50m in 2022/23, reducing to £0 thereafter.
- Non-Statutory fees and charges overall yield assumed at 3% p.a, although individual service income budgets have been re-based.
- An increase in employer pension contribution rates capped at 1% p.a. for the period to the end of the current triennial review in 2020/21.
- A provision for pay awards of 2% p.a.
- A provision for inflation of 3% p.a. for contractual commitments (RPI based)
- A provision for 2% p.a. for general inflationary increases (CPI based)
- Average interest rates on investments have been assumed at 0.85% in 2019/20, 0.93% in 2020/21, 1% in 2021/22, 1.05% in 2022/23 and 1.08% in 2023/24.
- Staff turnover targets of 1% pa

Towards Financial Sustainability

4.14 The Council has a successful track record in delivering savings and has over the last ten years, delivered £7.8m of annual revenue savings. Despite this success, the Council must continue to reduce its levels of expenditure or identify additional resources if it is to achieve the current savings targets assumed in the MTFS and to remain sustainable.

4.15 As part of developing the MTFS 2019-24, due to changes in key assumptions it has been necessary to increase the savings targets by £0.5m in 2019/20, increasing by a further £0.5m to £1m p.a. from 2020/21, with total saving of £5.25m p.a. required by 2020/21.

4.16 The Towards Financial Sustainability (TFS) programme is, and continues to be the vital element in ensuring that the Council maintains a sustainable financial position and delivers the required reductions in the net budget. The programme itself has been refocused reflecting the council's innovative, forward thinking and commercial approach alongside its ambitions to maintain high performing services and a performance culture. As part of this refocus the number of strands within the programme have been re-aligned as follows;

- "One Council" – cross organisational lean reviews exploring common to all organisational issues and how these can best be combined to a deliver a 'one organisational' approach more efficiently and cost effectively.

- Investment Opportunities – consideration of opportunities to invest in both commercial properties as well as in regeneration and redevelopment schemes that support the local economy; optimisation of usage and commercial returns of the City's property and land portfolio

- Commercialisation/Income Generation – generation of new income streams, and commercial trading opportunities and maximisation of existing income streams.

- Service Withdrawal/Reduction - withdraw from some services or reduce the level of service provided for those services not deemed to be of sufficient priority or any longer affordable.

4.17 The delivery of the current strategy and programme in full would leave the Council in the position of overachieving the savings targets in 2019/20, with a small target for which savings will need to be identified in 2020/21. Nevertheless the overall emphasis on delivering the revised savings targets must remain strong to achieve the targets from 2019/20 and beyond.

Robustness and Adequacy of the Budget and Reserves – General Fund

4.18 In presenting the budget to the Council, the Executive must take account of the advice of the Council's Chief Finance Officer in relation to the robustness and adequacy of the budget and reserves.

4.19 The level of earmarked reserves is shown in Appendix 6, which shows the estimated closing balances at the end of each of the next five financial years. These reserves will only be used for the specific purposes for which they were set up. Having reviewed these earmarked reserves the Chief Finance Officer has concluded that they are adequate to fund the planned expenditure identified by the Council.

4.20 As a result of the increased level of financial risk faced by the Council and the threat this poses to the Council's financial position the prudent minimum level of general reserves remains at an increased level. Based on an assessment of the estimated exposure, likelihood and possible mitigation of the financial risks that the Council faces it is deemed prudent to hold general reserves around £1.5m-£2m. Over the MTFS general reserves are maintained in line with this prudent minimum and show an estimated balance of £1.690m by the end of 2023/24.

5. The Housing Revenue Account

5.1 The Council's Housing Revenue Account Business Plan 2016-2046 was approved in February 2016 following a fundamental review of resources, investment requirements and priorities. The Business Plan reflects the impact of government policy changes (including annual rent reductions), the results of stock condition surveys and financial assumptions at the time. This MTFS 2019-43 is based on the approved Business Plan, updated for revised financial assumptions reflecting current market conditions and expectations, subsequent government policy changes, updated development and investment profiles and other emerging service factors. An update of the Business Plan is due to be undertaken during 2019 which will determine its future priorities for service delivery and investment and take into account latest government policy direction, e.g. the Social Housing Green Paper.

5.2 **Housing Rents**
The HRA Business Plan 2016-2046 incorporates the government's requirement for a 1% p.a. rent reduction between 2018/19 and 2019/20 and assumes that from 2020/21 rents will revert back to an increase by CPI+1%. This increase in rent levels is in line with the Government's latest social rents consultation proposing that from April 2020 social rents will increase by CPI+1% for a period of 5 years. The MTFS 2018-23 has been prepared on this basis. The MTFS 2019-24 also allows for rentals for supported accommodation to reduce by 1% p.a. to 2019/20 and revert back to CPI+1% from 2020/21 in-line with dwelling rents.

5.3 The Council proposes to set the rents for 2019/20 in line with the requirement to reduce rents by 1% for general purpose accommodation and also reduce sheltered accommodation by 1%. The average 52 week rent will be £68.06 per week for general purpose accommodation (7,224 properties) and £69.75 per week for sheltered accommodation (384) properties.

5.4 **Financing the capital programme**
Under HRA self-financing, the primary sources of funding for capital investment in the Council's housing stock is from the revenue account through asset depreciation charges and direct revenue contributions. Based on the current Housing Investment Programme (HIP), the need for £54.6m of revenue support is anticipated over the MTFS period. This creates a significant pressure on the HRA and a need to ensure that there is robust budget management of the HRA and opportunities to achieve efficiencies and maintain/maximise income streams are actively pursued, in order to release the resources to re-invest in existing stock or to facilitate the development of new housing stock.

5.5 The following other key assumptions have been used in formulating the HRA estimates for 2019/20 – 2021/22 as follows:

- Assumptions for price inflation, interest rates, pay awards, vacancy savings and employer pension contributions are as per the General Fund
- Average Garage Rents increase of 3% pa
- Housing voids assumed at 1.0% pa.
- A 1% reduction in the assumed collection rate to 98% p.a.

Robustness and Adequacy of the Budget and Reserves – HRA

5.6 In presenting the budget to the Council, the Executive must take account of the advice of the Council's Chief Finance Officer in relation to the robustness and adequacy of the budget and reserves.

5.7 The level of earmarked reserves is shown in Appendix 6, which shows the estimated closing balances at the end of each of the next five financial years. These reserves will only be used for the specific purposes for which they were set up. The Chief Finance Officer has reviewed the level and purpose of the reserves as part of the budget setting process and has concluded that these are adequate to fund the planned expenditure identified by the Council.

5.8 The prudent level of general reserves on the Housing Revenue Account is considered to be £1m - £1.5m. Over the MTFS they are maintained in line with this prudent minimum and show an estimated balance of £1.341m at the end of 2022/24.

6. The General Investment Programme

6.1 The General Investment Programme (GIP) for the period 2019/20 – 2023/43 is included within the MTFS at Appendix 2. The total allocated capital programme over the next five years is £5.4m of which £3.4m is estimated to be spent in 2019/20.

6.2 The GIP includes the delivery of key capital schemes identified to support the delivery of Vision 2020, schemes identified as required investment in order to deliver revenue savings as part of the Towards Financial Sustainability Programme, schemes resulting from joint working with partners, schemes and ongoing capital schemes, particularly the investment required in the property portfolio.

6.3 In addition to the approved schemes which form the GIP there are a number of key strategic schemes which have not yet been formally approved due to the stage of their development, i.e. the scheme is currently still at the design stage, or is still subject to final funding agreements, contract negotiations etc. and as such do not appear in the current GIP. These schemes including the Western Growth Corridor and commercial/investment opportunities. Each scheme will be submitted separately for approval and inclusion in the GIP once the relevant stage in their development has been reached.

7. The Housing Investment Programme

7.1 The Housing Investment Programme (HIP) for the period 2019/20 – 2023/24 is included within the MTFS at Appendix 4. The total allocated capital programme over the next five years is £61.2m of which £16.8m is estimated to be spent in 2019/120.

7.2 The 5 years HIP is based on the HRA 30 year business plan, updated to reflect revised spending and funding profiles of approved schemes as detailed schemes are developed. The key elements of the HIP include maintenance of Decent Homes and implementation of the Lincoln Standard, essential health and safety requirements and delivery of the Council House New Build Programme.

7.3 Future spending plans for the HIP are expected to include capital investment in major redevelopment at De Wint Court and further progression of the Council House New Build Programme. As set out above the HRA 30 year business plan is due to be refreshed during 2019 which will shape the direction of the HIP and its priority areas.

7.4 As set out in paragraph 5.3 above, the primary sources of financing for the HIP is from depreciation, with financing of £35.5m over the 5-year period and from revenue contributions, totaling £21.9m over the 5-year period. In addition, further resources are available from capital receipts (including Right-to-Buy receipts). There is currently no additional borrowing requirement factored into the HIP, this will be re-assessed in light of the Governments removal of the HRA borrowing cap as part of the refresh of the 30-year business plan.

8. Capital Strategy

8.1 The CIPFA revised 2017 Prudential and Treasury Management Code requires, from 2019/20 onwards, all local authorities to prepare a Capital Strategy which will provide the following;

- A high level long term overview of how capital expenditure, capital financing and treasury management activity contribute to the provision of services
- An overview of how the associated risk is managed
- The implications for future financial sustainability.

8.2 The Capital Strategy should complement other key documents such as the MTFS, the Asset Management Plan, the Council's Strategic Plan (Vision 2020), and Treasury Management Strategy, etc. by defining the approach, structure and governance for the effective management of the Council's capital investment needs and ambitions.

8.3 A draft Capital Strategy is attached at Appendix B, this will be further developed during 2019/20 in line with best practice.

9. Consultation and Scrutiny

9.1 Budget consultation will be undertaken primarily based on an online survey, the key purpose of which will be to;

1. Highlight the proposed budget and Council Tax for 2019/20.

2. Outline the longer term financial challenges facing the Council as it becomes self-sufficient.

9.2 In terms of member budget scrutiny an all member workshop will be undertaken during January 2019 to ensure that as large a number of members as possible have the opportunity to fully understand the financial position of the Council. This will be followed by a Budget Review Group who will focus on the detail of the draft MTFS, proposed budget and Council Tax recommendation.

9.3 Consultation and scrutiny comments and responses will be considered when the Executive makes its final budget recommendations on 25th February 2019.

10. Strategic Priorities

10.1 The MTFS underpins this policy and financial planning framework and set out the overall framework on which the Council plans and manages its financial resources to ensure that they fit with, and support, the direction of the Council’s Vision 2020 and strategic priorities.

11. Organisational Impacts

11.1 Finance - There are no direct financial implications arising from the approval of the Draft MTFS 2019-2024 for consultation and scrutiny. The strategy provides information on the Council’s spending, income and key financial challenges.

11.2 Legal Implications including Procurement Rules - Local authorities must decide, prior to the 11th March, each year how much they are going to raise from council tax. They base their decision on a budget that sets out estimates of what they plan to spend on services. Because they decide on the council tax before the year begins and can't increase it during the year, they have to consider risks and uncertainties that might force them to spend more on their services than they planned. Allowance is made for these risks by:

- making prudent allowance in the estimates for services; and

- ensuring that there are adequate reserves to draw on if the service estimates turn out to be insufficient.

11.3 Local government legislation requires an authority's Chief Finance Officer to make a report to the authority when it is considering its budget and council tax. The report must deal with the robustness of the estimates and the adequacy of the reserves allowed for in the budget proposals, so Members will have authoritative advice available to them when they make their decisions.

11.4 Land, property and accommodation - Specific implications for the deployment and management of the Council’s assets are included within the Capital Strategy and Asset Management Plan which support the achievement of the objectives of the MTFS.

11.5 Equality, Diversity and Human Rights –

The Public Sector Equality Duty means that the Council must consider all individuals when carrying out their day-to-day work, in shaping policy, delivering services and in relation to their own employees.

It requires that public bodies have due regard to the need to:

- Eliminate discrimination
- Advance equality of opportunity

- Foster good relations between different people when carrying out their activities

This report provides a summary of the financial planning activities across the Council. As a consequence of the approval of the MTFS and budget for 2019/20 there may be an impact on certain council services which will be subject to review. Planning work undertaken to develop the Towards Financial Sustainability Programme and strands and investment in the Vision 2020 and strategic priorities, set out above, involves taking an overview of the potential cumulative impact. This is further expanded and built upon as the specific reviews and projects are developed and so detailed equalities implications will be assessed at the individual service level.

12. Risk Implications

12.1 The Council has a very proactive approach to managing risk and there are effective arrangements for financial control already in place. That said, there is always a risk that the Council will become liable for expenditure that it has not budgeted for or face a reduction in resource available, the impact of which must be mitigated by holding reserves. Due to the significant change in core funding mechanisms for local authorities the level of volatility and risk to which the Council is exposed has increased significantly, the MTFS therefore needs to remain flexible and the council's reserves resilient.

12.2 The financial risks, Appendix 5 of the MTFS, have been identified and an assessment of the estimated exposure, likelihood and possible mitigation has been made in the context of the Council's overall approach to risk management and internal financial controls. Officers will continually monitor and appraise these risks as part of the on-going budget monitoring and reporting to Members.

13. Recommendation

13.1 That the Executive agree, for consultation and scrutiny, the

- The Draft Medium Term Financial Strategy 2019-2024, and;
- The Draft Capital Strategy 2019-2024

Including the following specific elements:

- A proposed council tax Increase of 2.95% for 2019/20.
- A proposed housing rent decrease of 1% for 2019/120.
- The Council is member of the Lincolnshire Business Rates Pool in 2019/20
- The Draft General Fund Revenue Forecast 2019/20-2023/24 as shown in Appendix 1 and the main basis on which this budget has been calculated (as set out in paragraph 4).

- The Draft General Investment Programme 2019/20-2023/24 as shown in Appendix 2, and the main basis on which the programme has been calculated (as set out in paragraph 6).

- The Draft Housing Revenue Account Forecast 2019/20-2023/24 as shown in Appendix 3 and the main basis on which this budget has been calculated (as set out in paragraph 5).

- The Draft Housing Investment Programme 2019/20-2023/24 as shown in Appendix 4, and the main basis on which the programme has been calculated (as set out in paragraph 7).

13.2 That Executive agree to delegate to the Chief Finance Officer approval of the final Business Rates Base for the financial year commencing 1st April 2019 and ending 31st March 2020 and submission of the base (via the NNDR1 return) to the DCLG by 31st January 2019. All changes to the base estimated in the Draft MTFS 2019-24 will be reported to the Executive as part of the Final MTFS 2019-24 on 25th February 2019.

Is this a Key Decision?	No – Draft proposals only
Do the Exempt Information Categories Apply?	No
Does Rule 15 of the Scrutiny Procedure Rules (call-in and urgency) apply?	No
How many appendices does the report contain?	Two

List of Background Papers:	Medium Term Financial Strategy 2018-23 – Executive 26th February 2018 Setting the 2019/20 Budget and Medium Term Financial Strategy 2019-24 – Executive 29th October 2018
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