SOUTH CAMBRIDGESHIRE DISTRICT COUNCIL

REPORT TO:	Cabinet	10 February 2005
AUTHOR/S:	Finance and Resources Director	

Capital and Revenue Estimates, Council Tax and Prudential Indicators

Purpose

1. To approve and recommend to Council:

(i) the level of expenditure necessary to carry out those services chargeable to the District Council's General Fund in the financial year 2005/06 and the demand on the Collection Fund required to meet District Council General Expenses after allowing for use of balances and formula grant;

(ii) the Council Tax for 2005/06 required to meet the demand on the Collection Fund from the District Council and from Parish precepts which are treated as special expenses in the District Council's General Fund; and

(iii) the indicators required by the Prudential Code for Capital Finance in Local Authorities.

Effect on Corporate Objectives

Quality, Accessible Services	The proposals in the report relate to budget estimates for General Fund services which directly and indirectly contribute towards the achievement of corporate objectives.
Village Life	
Sustainability	
Partnership	

Part 1 – Approving the Estimates

Background

2. The Financial and Policy Review 2005-06 was reported to Cabinet on 20th July 2004 outlining a potential framework for the future planning of Council services and budgets and for public consultation on available options. As a result, Council subsequently agreed, inter alia, the following financial policies to form part of the Medium Term Financial Strategy:

- reduction of the working balance to £1.5 million;
- maintenance of debt free status; and
- use of capital receipts to fund General Fund capital expenditure in addition to Housing Revenue Account (HRA) and ICT capital expenditure, subject to the impact on the HRA being acceptable, i.e. all capital expenditure not met from grants, contributions and reserves to be financed from capital receipts.

3. Cabinet agreed in October that any capacity for new spending in the period 2005/06 to 2007/08 will be directed in the following order of priority towards inescapable

commitments such as population growth and Government requirements and then towards the three priorities of improved customer service, new settlements and affordable housing.

4. In January, Council agreed the recommendations of Cabinet on 17 November to approve in principle the spending proposals listed (with the proposed web casting of meetings removed), to agree to consider the additional spending for 2004/05 in the revised estimates process and to accept the ongoing savings of £458,200 for 2005/06. Cabinet also agreed on 13 January to delay the savings of £257,000 from 2006/07 to 2007/08 and to delay savings of £500,000 from 2007/08 to 2008/09.

5. The estimates have been considered by Portfolio Holders and the Scrutiny Panel consisting of the Leader and Deputy Leader of the Council and Chairman and Vice Chairman of Scrutiny and Overview Committee. Scrutiny and Overview Committee is also considering the estimates at their meeting on 17th February 2005. The following appendices have been included with this report to show the overall effect of the proposals:

Appendix A	Capital Programme
Appendix B	General Fund Summary
Appendix C	Letter from the Minister for Local and Regional Government
Appendix D	General Fund Summary Projections
Appendix E	Precautionary Items
Appendix F	Parish Precepts

Considerations

Capital Estimates: Revised 2004-2005 And Estimates 2005-06 To 2007-08

6. The capital programme up to the year ending 31st March 2008 is submitted for Members' approval as **Appendix A** showing capital expenditure of around £12 million for each of the years 2005/06 to 2007/08, together with the associated financing and balance of capital receipts.

7. Capital Expenditure can be classified as:

   (i) expenditure on fixed assets such as buildings which is accounted for on an accruals basis. The expenditure is no longer charged directly to the General Fund revenue accounts but, instead, a capital charge for depreciation and interest is made to reflect the use of the asset in providing the service. This accounting method is required by the Local Authority Accounting Code of Practice.

   (ii) expenditure on grants to individuals and organisations which is accounted for on a cash payments basis.

8. **Appendix A** shows the capital programme up to the year 2007-08 with non-housing grants on a commitment basis. These grants were historically financed from revenue and, therefore, the amount in the capital programme also appeared in the revenue estimates. In 2004/05, however, some of these grants have been financed from capital receipts to reduce revenue expenditure so that the revenue expenditure included in the £1.839 million non-recurring Continuous Improvement Plan bids for 2004/05 could be financed at no extra cost to the General Fund.

9. In 2005/06 and later years, all capital expenditure which is not met from grants, contributions and reserves is financed from capital receipts. Capital expenditure on

the new Cambourne offices has always and on Information and Communications Technology has for some years has been financed from capital receipts.

10. In the calculation of capital receipts, the figures incorporate the transitional arrangements for debt free authorities for the payment of Right to Buy capital receipts into a national pool with the 75% contribution rate being reduced by 75% in 2004/05, 50% in 2005/06 and 25% in 2006/07. It has been assumed that all other housing capital receipts received from 1st April 2004 will be used to finance affordable housing capital expenditure and would, therefore, not be subject to the pooling arrangements. It is now anticipated that the capital receipts year end balance as at 31st March 2008 might be around £12 million with the balance reducing to almost nil by 31st March 2010.

11. The advice from the Office of the Deputy Prime Minister (ODPM) is that there should be a separate Council resolution, in addition to the approval of the capital programme, determining the amount to be spent on affordable housing to ensure that other housing capital receipts are not subject to pooling. The amount in the programme for affordable housing is £34.126 million consisting of:

Capital Expenditure on Affordable Housing	Estimate 2005/06 £ million	Estimate 2006/07 £ million	Estimate 2007/08 £ million	Total £ million
Housing Revenue Account	10.421	10.579	10.885	31.885
General Fund	0.813	0.714	0.714	2.241
Total	**11.234**	**11.293**	**11.599**	**34.126**

Local Authority Finance Settlement

12. The final settlement has now been received and the General Fund summary at **Appendix B** contains the final figures issued by the Office of the Deputy Prime Minister (ODPM).

13. A year on year comparison is:

	Final 2004-05 £million **Cash**	Final 2004-05 £million **Adjusted for comparison with 2005-06**	Final 2005-06 £million
Redistributed Business Rates	3.568	3.568	3.858
Revenue Support Grant	2.370	2.400	2.408
Formula Grant	5.938	5.968	6.266

14. The final figures for 2005/06 now show a £15,000 decrease in Formula Grant compared to the provisional figures for 2005/06 reported to Cabinet in December. On a like for like basis, there is an increase of £298,000 in 2005/06 over 2004/05 – a 5.0% increase in cash terms and a 2.5% increase in real terms, using the Government's previous RPIX inflation target, to cover the increased expenditure of one of the most rapidly expanding parts of the country. The Council loses £220,000 due to the redistribution of grant entitlement which is used to bring other authorities, within the shire districts category, up to the minimum floor of a 2.5% increase on a like for like basis. It would be fairer if the Council received its full entitlement and the cost of bringing councils up to the floor was met by additional money from the Government.

15. When the provisional settlement was reported to Cabinet on 9th December, Cabinet agreed that the Leader and Chief Executive write to the ODPM making the case for a more advantageous settlement and how capping could affect this Authority. The full text of the letter was reproduced in the Councillors' weekly bulletin dated 12 January 2005 and the reply from the Minister for Local and Regional Government, the Rt Hon Nick Raynsford, MP, is attached as **Appendix C**.

16. An amending report for 2003/04 to take account of revised population estimates has also been received from the ODPM. This report increases our population estimate by 21 which results in additional formula grant of £24,000. The increase in our population estimate for 2004/05 will be 354 but the amending report illustrating the financial effect will not be issued until next year, 2005/06. To calculate the financial effect accurately requires access to the national database of all the components used to in the calculation and allocation of formula grant. On a very crude basis, if a population increase of 21 produces additional grant of £24,000, then on the same pro rata basis a population increase of 354 will produce additional grant of £405,000. A more prudent provisional sum of £200,000 has been shown in the General Fund summary for the effect of the 2004/05 amending report.

Revenue Estimates

17. The General Fund summary up to the year ending 31st March 2006 is submitted for Members' approval as **Appendix B**.

18. The headline figures in **Appendix B** show the original estimate 2004/05 of £17.152 million increasing to £18.402 million in 2005/06. The 2004/05 figures include some capital grants financed from revenue but in 2005/06 all capital expenditure is financed from capital receipts. Excluding the revenue financing of some capital grants in 2004/05, a like for like comparison is from an adjusted original estimate for 2004/05 of £16.871 million to £18.402 million in 2005/06, an increase of £1.531 million (9.1%), the main variances being:

	£million
Land Charges	(0.132)
Elections	(0.121)
Refuse Collection Service	0.372
Home Improvement Agency	0.092
Housing Association Support	0.107
Rent Allowances	0.110
Planning Service	0.365
Planning Service – Travellers (some of these costs may be non-recurring)	0.730
Building Control Service	(0.086)
New Communities	0.197
Unallocated Costs 2004/05, Reallocated 2005/06	
CASCADE, ICT staff and networking CIPs	(0.367)
General Fund CIPs	(0.340)
Sub Total	**0.927**
Other variances less than £80,000	0.604
Grand Total	**1.531**

19. The report to Cabinet on budget monitoring on 13th January predicted an underspending on the General Fund of some £463,000 compared to the original estimate for 2004/05. The revised estimates do not show this underspending as the

budget monitoring report did not include the full effect in 2004/05 of the new bids which had at that stage only been approved in principle and did not allow for the Planning Delivery grant brought forward from 2003/04 and the additional £100,000 received in the year being spent.

Financial Projections

20. Projections for future years have now been updated and are shown in **Appendix D**. These have been updated to incorporate the latest figures and the following:

Gershon Efficiency Savings

21. As a result of the Gershon report, the Government has stated in its Spending Review 2004 that local authorities are required to achieve efficiency gains totalling at least £6.45 billion by 2007/08. Over the next three years, each local authority is expected to achieve 2.5% per annum efficiency gains compared to their 2004/05 baseline. At least half of the efficiency gains should be cashable which means that they release funding for use elsewhere, either for reinvestment in frontline services or for holding down the Council Tax. Cuts in services do not count as efficiency gains.

22. The document "Further Guidance for Local Authorities" has now been received which defines the baseline on which the 2.5% is based. The baseline is provisionally based on 2004/05 original estimates but in subsequent years 2004/05 actual outturn data will be used.

23. The provisional calculation for efficiency savings is:

2004/05 estimates	£'000
Net current General Fund service expenditure	15,534
Total capital expenditure	13,204
Less capital receipts	(8,200)
Baseline	20,538
2.5% at 2004/05 prices	513
Cashable efficiencies	257

24. These savings should be permanent ongoing savings. The cashable savings that have been included in the financial projections in **Appendix D** are at outturn prices using the Government's measure of inflation for the first three years:

	2004/05 prices	Outturn prices
	£'000	£'000
2005/06	257	259
2006/07	514	551
2007/08	771	833
2008/09	771	854
2009/10	771	875

25. The baseline calculation is being queried with the ODPM as it excludes Housing Revenue Account revenue expenditure but includes Housing Revenue Account capital expenditure less capital receipts. It has been assumed that all cashable efficiency gains are to be found within the General Fund.

Pensions

26. The actuarial valuation as at 31st March 2004 is almost complete. This shows a deterioration in the funding level from 107% as at 31st March 2001 to 75% as at 2004, a deterioration of 32%. This compares to an average deterioration from a

survey of authorities of 18% from 91% to 73%. The increase in contribution rates is due to:

- the employer's contribution rate having been below the funding rate in order to reduce the surplus;
- poor investment returns; and
- an increase in liabilities.

27. This deficit requires a substantial increase in the employer's contribution rate and the Actuary has initially proposed the following phasing:

Year	Employer's contribution rate
2005/06	11.2%
2006/07	13.3%
2007/08	15.4%
2008/09	17.5%
2009/10	19.6%
2010/11	21.7%
And for the next fourteen years	21.7%
Then, if the fund is in balance	13.0%

28. The rates assume a 2% real return on equities, take account of the 2005 changes to the scheme, where the reduction in benefits of a later retirement age and the abandonment of the rule of 85 are approximately offset by the increase in benefits, but take no account of the proposed 2008 increase in benefits.

29. The suggested phasing allows for a 2.1% per annum increase for the next five years whereas the previous financial projections reported to Cabinet had assumed 1.5% per annum for three years. The phasing is decided by the contributing authority subject to the Actuary being satisfied that the phasing will eventually return the fund to balance. For example, the Council could decide to have an even higher rate of increase in the earlier years so that in later years the rate would not have to be as high as 21.7% or it could be at 21.7% for a lesser number of years.

30. It has been assumed in **Appendix C** that the Actuary's proposed phasing will be accepted. In order to finalise the valuation, Cambridgeshire County Council as administering authority require decisions on:

- the phasing;
- whether the Council wishes to make a lump sum contribution to the pension fund which would reduce the need for a higher annual contribution rate; the lump sum would be a revenue cost as this Council is extremely unlikely to meet the Government's criteria for capitalising such contributions; and
- the Council's future policy on the method of funding added years for early retirement. Our current method is to treat these as revenue costs spread over the life of the pensioners; best practice recommends they should be spread over no more than five years. It is recommended that the Council commute future costs to a single payment in the year the liability is incurred.

31. **Incorporating the Gershon cashable efficiency savings, the higher pension contribution rates and the savings delayed by one year at Cabinet on 13th January 2005 in the financial projections in Appendix D results in the following key points:**

- **£500,000 per annum from 2006/07 can now be included for inescapable commitments and the new priorities;**

- **the Council Tax can be kept below or at the shire district average;**

- **the General Fund working balance falls to £1.5 million by 31st March 2010; and**

- **usable capital receipts will be reduced to almost NIL by the same date.**

ALL THE ABOVE KEY POINTS ARE DEPENDENT ON THE DELAYED SAVINGS AT CABINET ON 13TH JANUARY 2005 AND THE GERSHON CASHABLE EFFICIENCY SAVINGS BEING REALISED.

32. **Appendix E** sets out details of "precautionary" items of expenditure. These are items of expenditure over which there is some doubt as to whether they would occur in 2005/06, but if they did, the Council would be required to meet them. It has been assumed that expenditure of £100,000 will be incurred on precautionary items in 2005/06.

Collection Fund – Balance

33. The Council's Collection Fund includes transactions relating to the Council Tax.

34. Regulations provide that the balance on the Collection Fund at 31st March 2005, whether in hand or overdrawn, must be transferred to the billing authority and the major precepting authorities in the same ratio as their 2004-2005 precepts.

35. It is estimated that the balance at 31st March 2005 will be a deficit of £322,610 of which £33,920 will be transferred to the District in 2005-2006.

Part II – Setting the Council Tax

Calculation of the Tax

36. The Council Tax figures quoted in this report relate to the tax on a Band D property occupied by two or more adults unless otherwise indicated. Council Tax benefits and discounts are excluded.

37. The figure for a Band D property is arrived at by dividing the amount of the demand by the tax base of band D equivalents. A tax base of 55,076 for 2005/06 has been approved by the Finance and Resources Director.

38. If the Council approves the demand of £7.711 million on the Collection Fund, then the tax on properties in bands A- to H will be:

Band	**A-**	**A**	**B**	**C**	**D**	**E**	**F**	**G**	**H**
Tax (£ p)	77.78	93.33	108.89	124.44	140.00	171.11	202.22	233.33	280.00

39. The full amount of the tax is arrived at by adding the requirements of the County Council, the Police and Fire Authorities and the relevant Parish to the District figure.

40. Parish precepts received to date are shown in **Appendix F**.

41. The figures for the County Council and Police and Fire Authorities will be given at the meeting, if available. Neither have all the Parish precepts been received and the figure shown below is an average of those received to date. Final figures may not be

known until shortly before our Council meeting on 24th February 2004 although the Parishes have legally until the last day of February to set their precepts.

42. The actual 2004-2005 and provisional to date 2005-06 Council Tax on a Band D property is:

		Actual 2004-2005 £	**Provisional to date 2005-06 £**	**Variation %**
District Council	- General Expenses	70.00	140.00	+100.0%
	- Special Expenses for Parish Precepts	40.74	43.88	+7.7%
County Council		813.24	845.00	+3.9%
Police Authority		129.33		
Fire Authority		45.99		
	Total	**1,099.30**		

43. Once the tax for a band D property is known, then the tax for the other bands is calculated as follows:

Valuation Band	**Range of values**	**Ratio to Band D**
A-		5/9
A	Up to and including £40,000	6/9
B	£40,001-£52,000	7/9
C	£52,001-£68,000	8/9
D	£68,001-£88,000	-
E	£88,001-£120,000	11/9
F	£120,001-£160,000	13/9
G	£160,001-£320,000	15/9
H	More than £320,000	18/9

Part III – Prudential Indicators

44. The Prudential Code for Capital Finance in Local Authorities came in to effect from 1st April 2004, the objective being to provide a framework for capital programmes to ensure that:

- capital expenditure plans are affordable;
- all external borrowing and other long term liabilities are within prudent and sustainable levels; and
- treasury management decisions are taken in accordance with professional good practice.

45. Prudential indicators must be set by Council before the beginning of the financial year and can be revised at any time. The chief financial officer is required to establish procedures to monitor performance against the prudential indicators and to ensure that any borrowing is for capital purposes. The indicators are primarily to show whether a local authority is entering into long-term commitments which it may not be able to afford in the future and they are, therefore, of less relevance to debt free authorities like South Cambridgeshire.

46. It is proposed that the key indicators for affordability are set at the following levels:

Ratio of Financing Costs to Net Revenue Stream			
	Estimate 2005/06	Estimate 2006/07	Estimate 2007/08
General Fund	(13%)	(9%)	(5%)
Housing Revenue Account	Not applicable		

Incremental Impact of Capital Investment Decisions (£ p)			
	Estimate 2005/06	Estimate 2006/07	Estimate 2007/08
For a Band D Council Tax (General Fund)	(14.16)	(21.73)	(21.30)
For average weekly housing rent	(0.02)	(0.38)	(0.25)

47. The first prudential indicator for capital expenditure relates to the estimates of capital expenditure and are covered by Part I and recommendation a) of this report and the second prudential indicator is the capital financing requirement. The capital financing requirement is capital expenditure which has not been financed from a local authority's own resources but has been covered by raising external debt. As South Cambridgeshire is debt free, its capital requirement is a negative £5.7 million for the years 2005/06, 2006/07 and 2007/08, meaning that it has more capital resources than capital expenditure and is not intending to raise any external debt. The requirement cannot presently be split between the General Fund and the Housing Revenue Account.

48. The prudential indicators for external debt and treasury management will be shown in a separate report, Investment Strategy 2005/06, to the next meeting in March.

Part IV – Financial Administration

49. When a local authority is calculating its budget requirement and consequent council tax, the chief financial officer is now required under Section 25 Local Government Act 2003 to report on:

- the robustness of the estimates made for the purposes of the calculations; and
- the adequacy of the proposed financial reserves.

50. The emphasis is to ensure that the estimates are sufficient to cover regular recurring costs plus any reasonable risks and uncertainties and, in the event of unexpected expenditure, that there are adequate reserves to draw on. The calculations relate to the budget requirement for the forthcoming year and the legal requirement may, therefore, be interpreted as reporting only on the 2005/06 estimates and the reserves up to 31st March 2006.

51. At South Cambridgeshire District Council, the Finance and Resources Director as the chief financial officer considers the estimates for the financial year 2005/06 to be sufficiently robust and the financial reserves up to 31st March 2006 to be adequate.

Financial Implications

52. As above.

Legal Implications

53. None.

Staffing Implications

54. None.

Risk Management Implications

55. The risks include:

- the possibility of the Council Tax for 2005/06 and/or for later years being capped by the Government. The capping criteria for shire districts for 2004/05 are:

  (i) an increase in budget requirement (excluding parishes) of more than 2%;

  (ii) an increase in Band D Council Tax (excluding parishes) of more than 8.5%; and

  (iii) a Band D Council Tax (excluding parishes) greater than the average of £137.

  All three criteria must apply.

  This is the only time that the average Council Tax has been one of the criteria for excessiveness. Under the now abolished Council Tax Benefit Subsidy Limitation Scheme, the Council was penalised for a high rate of increase in Council Tax even though its Council Tax was well below the average.

  The average Council Tax for shire districts in 2004/05 is £136.70 and, with an assumed 5% increase, will be £143.54 in 2005/06. If the same criteria apply, then this Council with a Council Tax of £140 will not be capped.

  The Government has given no indication whether the same or different criteria will apply in 2005/06 but it has repeatedly stated that it expects the average Council Tax to be kept down to 5% or less. It has been reported in the Financial Times that the ODPM has written to seventeen councils indicating that their proposed increases may be considered excessive. The seventeen includes authorities from the various tiers of local government, not just shire districts, and the proposed increases are not known at this stage. This Council has not received such a letter and the Government would know of our proposed 100% increase from £70 to £140 from our letter to them giving our comments on the Local Authority Finance Settlement.

  The Government could start to look at the effect at Council Taxpayer level and include parishes in the criteria on the basis that, in districts with parishes, parishes are providing services that, in districts without parishes, districts are providing. It is, therefore, not a like for like comparison to compare the Council Taxes of districts with parishes to the Council Taxes of districts without parishes – the Council Taxes of districts with parishes should be lower. Assuming a 5% increase for all other councils, the average Council Taxes including parishes compared to this Council are:

	Actual 2004/05 £	Estimate 2005/06 £
Average shire district	136.70	143.54
Average for parishes	23.08	24.23
Total	159.78	167.77
South Cambridgeshire	70.00	140.00
Parishes	40.74	42.78
Total	110.74	182.78

On the criteria of the average Council Tax for districts and parishes this Council would be well above the average and, if it also met all the other criteria, the Council would be capped in 2005/06.

The capping criteria for 2004/05 were announced on 29th April 2004. To manage the risk of being capped, Members may wish to consider postponing expenditure on all new bids until the capping announcement is made. This course of action carries the counter risk of the Council not achieving its annual priorities and underspending its budget. The alternative would be to use the General Fund working balance to reduce the Council Tax, with reductions in expenditure being postponed until 2006/07 or until balances are deleted.

- the possibility that capital receipts may not materialise and a shortfall occurs between actual and estimated receipts. The basis of the financial strategy, where capital expenditure is financed from capital receipts to create headroom on the revenue accounts for new bids for revenue expenditure, is dependent on the present and future levels of capital receipts. Capital receipts are mainly derived from Right to Buy sales and equity share sales and are outside the control of the Council. To manage this risk, the level of capital receipts will be reported in greater detail in the quarterly budget monitoring report to Cabinet.

- the possibility that an emergency may occur requiring an urgent need for new capital expenditure when the level of capital receipts is low or nil. This situation is unlikely to occur until 2008/09 or later and the risk should be reconsidered nearer that time. The Council could consider foregoing its debt free status and borrowing to meet such expenditure. The previous benefits for treasury management and for using capital receipts set aside no longer apply and the current benefit of transitional relief on the pooling of capital receipts is dependent on being debt free as at 1st April 2003, regardless of what happens in the three year transitional period. The only benefit from being debt free is that there are no debt repayments to pre-empt the use of future revenue resources.

Consultations

56. Consultations with the public were carried out in autumn 2005 and the results were reported to Cabinet at its meeting on 14th October last year. The results showed that 48% of respondents preferred the option of a £140 Council Tax for 2005/06, 40% preferred £120 and 12% preferred £160. A 60% preference was also expressed for

medium cost/medium service approach with Council Tax and service performance being around the national average.

Decisions / Recommendations

57. Members are requested to recommend to Council:

(a) that the capital programme up to the year ending 31st March 2008 be approved as submitted which includes the sum of £34.126 million to be spent on affordable housing for the years from 2005-06 to 2007-08;

(b) that the revised revenue estimates for the year 2004-2005 and the revenue estimates for 2005-06 be approved as submitted and to decide whether new expenditure should be delayed until the capping announcement is made;

(c) that the District Council demand for general expenses for 2005-06 be £7.711 million;

(d) that the Council sets the amount of Council Tax for each of the relevant categories of dwelling in accordance with Section 30(2) of the Local Government Finance Act 1992 on the basis of a District Council Tax for general expenses on a Band D property of £140 plus the relevant amounts required by the precepts of Parish Councils, Cambridgeshire County Council and the Cambridgeshire Police and Fire Authorities, details of those precepts and their effect to be circulated with the formal resolution required at the Council meeting; and

(e) that the prudential indicators in Part III be approved.

58. Members are requested to approve the following proposals on the pension scheme:

- the Actuary's suggested phasing of a contribution rate with an increase of 2.1% per annum up to a rate of 21.7%;
- no lump sum contribution to be made to mitigate future annual rates; and
- the cost of added years to be a single payment in the year the liability is incurred.

59. Members are requested to approve the list of precautionary items (**Appendix E**) to be used under the delegated powers already given to the Resources and Staffing Portfolio Holder and Finance and Resources Director.

Background Papers: the following background papers were used in the preparation of this report: Estimate files in the Accountancy Division
Estimates approved by Portfolio Holders
Local Authority Finance Settlement on ODPM website as from 27th January 2005

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