North Lanarkshire Council
Report

Policy and Strategy Committee

Does this report require to be approved? ☐ Yes ☒ No

Ref GT/KS/FC **Date** 04/12/25

Council Tax Strategy Update

From Greg Telfer, Chief Officer (Finance & Technology)

E-mail TelferG@northlan.gov.uk **Telephone** 07583010692

Executive Summary

In setting the 2025/26 budget, members acknowledged the Council Tax Strategy report taken to Policy and Strategy Committee on 5 December 2024. As a result, the Council took the decision to approve a 10% increase to Council Tax, resulting in an increased Band D charge of £1,452.86. The council also agreed to set aside 2% of the Council Tax increase for additional capital investment through the Community Investment Fund. The Medium Term Financial Plan (MTFP) approved in June 2025 assumes that in line with the Council Tax Strategy report, the 2% will be committed for 3 years from 2025/26 to 2027/28 and return to 1% thereafter.

As outlined in the Council Tax Strategy reported in December 2024 an annual update would be required following consideration of the approved Council Tax increases across Scotland for 2025/26, the impact on the band D average, and whether this has an impact on North Lanarkshire Council's strategy.

Members are reminded that Council Tax Band D represents the average Council Tax bill for householders in Scotland. This Council's Band D rate for 2025/26 is £1,452.86, compared to the Scottish average of £1,543, and places North Lanarkshire Council 4th lowest, down from 5th in 2024/25, in terms of the Band D rate across all 32 Scottish Local Authorities. This is despite North Lanarkshire ranking 6th out of 32 authorities in terms of deprivation based on the most up to date published statistics, which creates significant demand across services that support and address the challenges around poverty and deprivation.

Recognising that Council Tax charges represent the only significant means of generating income within Council control, and against a backdrop of an extremely challenging financial outlook, it remains essential for the Council to review the Band D position as part of a suite of solutions to ensure balanced budgets can be set annually, while continuing to protect and invest in vital community, family and person-centred services.

In determining the Council Tax Strategy, it is considered important to keep in mind that those people in receipt of Council Tax Reduction benefit, and therefore those with the lowest incomes, will not be affected by any increase in council tax.

This report outlines 3 potential scenarios for members consideration. Scenario A aims to bring North Lanarkshire Council Band D charges in line with the Scottish average, over one year, falling to the estimated Scottish average increases. Scenario B is based on a

10% per annum for 2026/27 and 2027/28, as previously recommended, falling to the estimated Scottish average thereafter. Scenario C outlines the position if Council Tax increases were set at a level to close the estimated three year budget gap as indicated in the Medium Term Financial Plan approved in June 2025, also falling to the estimated Scottish average thereafter.

A number of assumptions have been made to model these scenarios, which are subject to change. Table 1 below summarises the Council Tax increases that would be applicable for each of the scenarios;

Council Tax Increases

Scenario	2026/27	2027/28	2028/29	2029/30	2030/31
A	12.81%	6.00%	5.00%	5.00%	5.00%
B	10.00%	10.00%	5.00%	5.00%	5.00%
C	23.22%	14.54%	12.52%	5.00%	5.00%

Table 1

Using the latest Medium Term Financial Plan position as the baseline, Table 2 below summarises the net additional income generation for each of the scenarios after assuming the first 2% per annum continues to be ringfenced for the Community Investment Fund for 2026/27 and 2027/28 (returning to 1% thereafter), and absorbing consequential additional cost impact on Council Tax Reduction (CTR) benefit.

Net Additional Financial Impact

Scenario	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m	2030/31 £m	Total £m	*3 year total £m*
A	19.152	10.094	8.958	9.422	9.836	**57.462**	*38.204*
B	14.973	16.463	9.026	9.493	9.910	**59.865**	*40.462*
C	34.638	25.956	25.355	11.001	11.479	**108.430**	*85.949*

Table 2

Members will appreciate the financial benefit of implementing a strategy based on any of the scenarios above would be significant. For example, the 2026/27 budget gap could be reduced by between £14.973m and £34.638m, the three year gap by between £38.204m and £85.949m, and the five year gap by between of £57.462m to £108.430m.

To support members with planning and decision making the Section 95 Officer continues to recommend, for illustrative purposes only, that future Financial Outlooks and CIF modelling will reflect Scenario B, a 10% Council Tax increase. The Council Tax level will ultimately be a decision for members when setting the budget, with the financial impact that differs from such illustrations also reflected.

The impact of a 10% increase on all bandings for this council in 2026/27 are summarised below, which shows an increase ranging between £1.86 to £6.83, per week. However, Members should note that the council has around 162,000 total chargeable properties and c. 80% are band A to D, and 20% band E to H, with almost 73,000 entitled to a discount or exemption, for example the single person discount or disabled person relief. In addition, more than 34,000 chargeable properties on average are in receipt of CTR (approx. 65% are of working age and 35% of pension age).

	Council Tax Band							
	A	**B**	**C**	**D**	**E**	**F**	**G**	**H**
No. Of Dwellings	52,503	38,170	20,713	18,622	17,697	10,738	3,199	172
Increase per week	1.86	2.17	2.48	2.79	3.66	4.53	5.46	6.83
2026/27 Rate	1065.43	1243.00	1420.57	1598.15	2099.79	2596.99	3129.70	3915.46

Recommendations

It is recommended that the Policy and Strategy Committee:

(1) Considers the scenarios set out in this report.
(2) Acknowledges their potential impact on setting the council's budget in February 2026.
(3) Recognise the Section 95 Officer recommends, for illustrative purposes only, that future Financial Outlooks and CIF modelling will reflect Scenario B, a 10% Council Tax increase. The Council Tax level will ultimately be a decision for members when setting the budget, with the financial impact that differs from such illustrations also reflected.
(4) Acknowledge the next steps as outlined in paragraphs 2.18 to 2.20.

The Plan for North Lanarkshire

Priority	All priorities
Ambition statement	(25) Ensure intelligent use of data and information to support fully evidence based decision making and future planning
Programme of Work	Statutory / corporate / service requirement

1. Background

1.1. Members are aware that councils have a legal duty to set a balanced budget. This means that a council's funding and income must equal the anticipated expenditure. Financial projections as outlined in the council's Medium Term Financial Plan have identified anticipated budget shortfalls which will require the approval of solutions to bridge these budget gaps. Potential solutions will include approval of savings to be implemented in the course of the next three financial years or income generation opportunities, including council tax increases.

1.2. In setting the 2025/26 budget, members acknowledged the Council Tax Strategy report taken to Policy and Strategy Committee on 5 December 2024. As a result, the Council took the decision to approve a 10% increase to Council Tax, resulting in an increased Band D charge of £1,452.86. The council also agreed to set aside 2% of the Council Tax increase for additional capital investment through the Community Investment Fund. The Medium Term Financial Plan (MTFP) approved in June 2025 assumes that in line with the Council Tax Strategy report, the 2% will be committed for 3 years from 2025/26 to 2027/28 and return to 1% thereafter.

1.3. An update on the Council's forecast Medium Term Financial Plan (MTFP) was approved in June 2025, outlining an envisaged forecast budget gap over a five-year period to

2030/31 of £136.927m. The budget gap over the next three financial years is forecast at £85.949m, when compared with the three year gap reported in June 2024 of £61.976m. Thus, demonstrating a worsening three year financial outlook.

1.4. As outlined in the Council Tax Strategy reported in December 2024 an annual update would be required following consideration of the approved Council Tax increases across Scotland for 2025/26, the impact on the band D average, and whether this has an impact on North Lanarkshire Council's strategy..

1.5. This report also continues to provide a recommendation focused on improving the Council's forecasted budget position as outlined above.

Council Funding

1.6. Chart 1 below is a reminder to members that the council's 2025/26 revenue resources largely consists of government grant, Aggregate External Finance (government grants plus non-domestic rates), equating to approximately 82% of total funding. Council Tax income is the only other main source of income available to councils and currently provides approximately 17%, or £187.8m, of funding.

1.7. While it continues to be acknowledged that this Council has endeavoured to keep bills for residents as low as possible, for as long as possible, Council Tax as an income generating lever for councils has been acknowledged more recently, as part of a suite of solutions to ensure balanced budgets can be set annually, whilst continuing to protect and invest in vital community, family and person-centred services. Despite this there remains an ongoing risk that the Scottish Government may enforce a cap or freeze in the future.

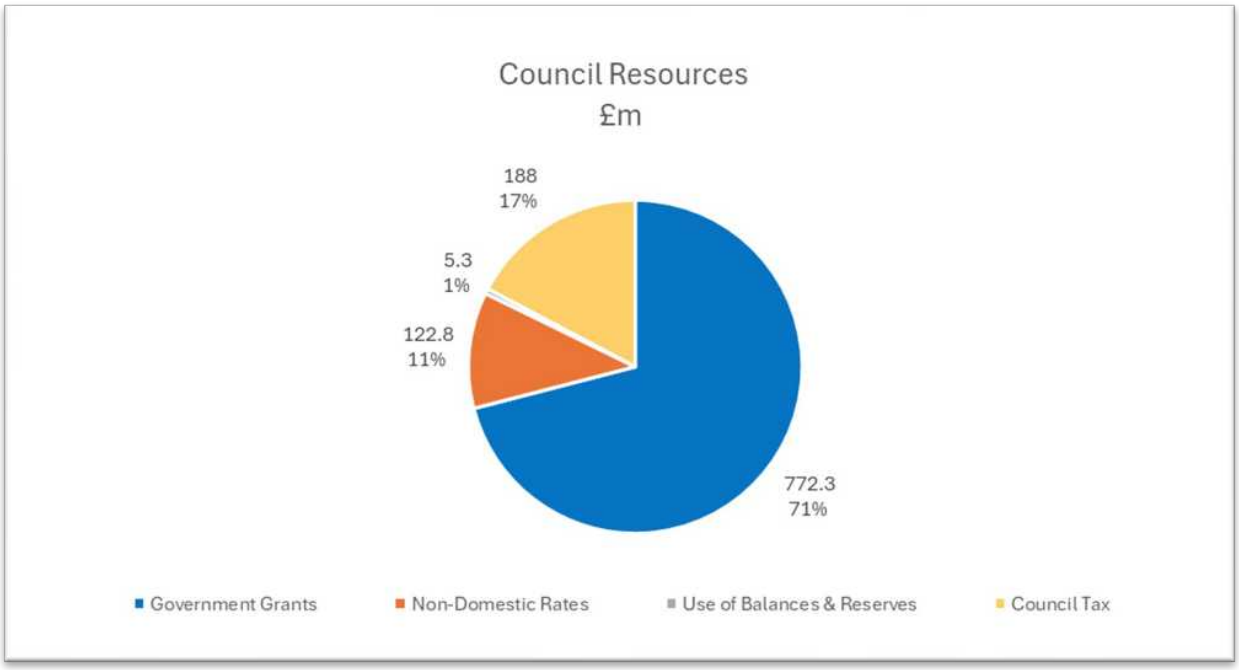

Chart 1

1.8. Over recent years, most increases in government funding have been ringfenced or directed towards delivery of Scottish Government priorities and initiatives. Over this period, both the cost of delivering services and demand for them have increased significantly, resulting in the requirement to consider difficult decisions to deliver savings in order for the Council to set a balanced and sustainable budget.

1.9. The Scottish Government published its Medium-Term Financial Strategy in June 2026. Whilst it indicated the potential for growth in funding for local government over the planning period, it is acknowledged that much of that funding growth is likely to be required to support existing policy commitments and national priorities and may not be available to support core funding and demand pressures faced by local government.

1.10. Additionally, members are reminded that North Lanarkshire Council currently funds around 17% of services from Council Tax. When compared to the likes of Glasgow City Council at 18% from Council Tax, this demonstrates there is scope to reduce the council's reliance, however marginally, on Scottish Government funding settlements by having a greater proportion of services funded through Council Tax.

2. Report

Council Tax Banding Analysis; 2025/26 update

2.1. Council Tax Band D represents the average council tax bill for householders in Scotland. The annual Council Band D charge for 2025/26 in North Lanarkshire Council is £1,452.86, which equates to £27.86 per week, or £121.07 per calendar month. Appendix 1 summarises the current Council Tax bandings in Scotland.

2.2. Table 3 shows the 2025/26 Band D charges for each Scottish council ranked in order from highest to lowest. This shows North Lanarkshire Council has gone from 5th lowest to 4th lowest, charging £90.44 per annum less than the Scottish average, with a 6.22% increase required to reach the current average, assuming there are no other increases across Scotland. When compared with the highest Band D charge of £1,636.27, North Lanarkshire's charge is £183.41 less per annum, with a 12.62% increase required to charge an equivalent sum. Should the Council's band D be equal to the current Scottish average this would generate net additional annual income in perpetuity of £9.560m and around £21.800m at a level equivalent to the highest Band D charge.

Table 3

Council Band D Ranking 2025-26

Rank	Authority	2025/26 Band D	2025/26 Band D per week	2025/26 Band D per mth (over 12)	2025/26 Band D per mth (over 10)
1	Aberdeen City	£1,636.27	31.38	136.36	163.627
2	Midlothian	£1,666.20	31.95	138.85	166.62
3	Argyll & Bute	£1,625.64	31.18	135.47	162.564
4	Stirling	£1,611.78	30.91	134.32	161.178
5	Glasgow City	£1,611.00	30.90	134.25	161.1
6	East Ayrshire	£1,606.44	30.81	133.87	160.644
7	Dundee City	£1,605.34	30.79	133.78	160.534
8	East Dunbartonshire	£1,599.70	30.68	133.31	159.97
9	Clackmannanshire	£1,594.38	30.58	132.87	159.438
10	East Lothian	£1,579.18	30.29	131.60	157.918
11	Falkirk	£1,576.77	30.24	131.40	157.677
12	Orkney Islands	£1,574.60	30.20	131.22	157.46
13	Moray	£1,573.76	30.18	131.15	157.376
14	Renfrewshire	£1,572.61	30.16	131.05	157.261
15	South Ayrshire	£1,569.41	30.10	130.78	156.941
16	City of Edinburgh	£1,563.51	29.99	130.29	156.351
17	West Dunbartonshire	£1,559.86	29.92	129.99	155.986
18	North Ayrshire	£1,553.77	29.80	129.48	155.377
19	Inverclyde	£1,551.30	29.75	129.28	155.13
20	Perth & Kinross	£1,537.04	29.48	128.09	153.704
21	Aberdeenshire	£1,532.76	29.40	127.73	153.276
22	East Renfrewshire	£1,528.44	29.31	127.37	152.844
23	Highland	£1,527.09	29.29	127.26	152.709
24	West Lothian	£1,515.45	29.06	126.29	151.545
25	Fife	£1,498.76	28.74	124.90	149.876
26	Scottish Borders	£1,491.72	28.61	124.31	149.172
27	Angus	£1,461.52	28.03	121.79	146.152
28	Dumfries & Galloway	£1,454.98	27.90	121.25	145.498
29	North Lanarkshire	£1,452.86	27.86	121.07	145.286
30	Na h-Eileanan Siar	£1,387.56	26.61	115.63	138.756
31	Shetland Islands	£1,386.67	26.59	115.56	138.667
32	South Lanarkshire	£1,378.85	26.44	114.90	137.885

2.3. Despite ranking 4th lowest for Band D Council Tax, North Lanarkshire has the sixth-highest levels of deprivation in Scotland (SIMD 2020). Table 2 shows the six most deprived council area, their ranking for Band D Council Tax and current Band payment per week, with North Lanarkshire being the lowest.

Table 4

Council	SIMD ranking	Council Tax Band D ranking	Band D £/week
Glasgow City	1	5	£30.90
West Dunbartonshire	2	17	£29.92
Inverclyde	3	19	£29.75
North Ayrshire	4	18	£29.80
Dundee City	5	7	£30.79
North Lanarkshire	6	29	£27.86

Council Tax Income Budget, Council Tax Reduction Benefit & Chargeable Properties

2.4. For context, the 2025/26 budget for council tax income is £187.769m. This is generated from a combination of direct payments from chargeable households and from Council Tax Reduction (CTR) benefit. Residents may be eligible for CTR if they are on a low income or claim benefits, with the potential for their council tax being reduced by up to 100%.

2.5. Members are reminded that the CTR benefit assessment takes individual circumstances into account to determine how much council tax a household is eligible to pay, regardless of the charge applicable. Therefore, if council tax charge rises, CTR claimants continue to pay the same amount, and in most cases, this is £nil. This position has been widely reported when the Scottish Government previously imposed a council tax freeze, indicating that such a decision does little to protect the lowest income households, rather it proportionately benefits relatively wealthier households.

2.6. North Lanarkshire Council had just under 162,000 total chargeable properties (c. 80% band A to D and 20% band E to H) for council tax as at 31 March 2025, with over 22,000 entitled to a discount or exemption, for example the single person discount or disabled person relief. In addition, more than 34,000 chargeable properties on average are in receipt of CTR (approx. 65% are of working age and 35% of pension age). The total estimated cost of CTR for 2025/26 is £29.571m, with over 90% applicable to bands A to D properties. More than 96% of all CTR awards relate to chargeable properties in Bands A to D, and around 84% of all awards receive 100% benefit, offsetting their council tax bill in full. The remaining 16% of recipients receive CTR benefit of more than 52% of their chargeable bill, on average. A summary of CTR accounts and awards across all bandings as at 1 April 2025, is shown in Appendix 2. These figures will vary throughout the year.

2.7. After adjusting for discounts, exemptions and CTR, around 61% of council tax income (£value) is generated from band A to D chargeable properties, with approximately 39% generated from bands E to H.

Council Tax Strategy

2.8. Three potential scenarios are outlined below for consideration, see below.

2.9. The main assumptions in modelling all scenarios are:

- all other authorities apply an increase of 6% in 2026/27, 6% in 2027/28 and 5% per annum for the next three years (which is based on indicative financial planning assumptions across Scotland)
- this Council continues to commit to an increase of 2% in support of the Community Investment Fund (CIF) for 2026/27 and 2027/28, dropping back to 1% thereafter
- no account has been taken of any increases in household growth, although a measure of this is included in the MTFP and within Community Investment Fund assumptions
- the estimated net additional income generated is modelled **after** accounting for the 2% increase ring fenced for CIF and the incremental consequential impact on CTR costs, already built into the Medium Term Financial Plan
- the mix and £value of chargeable households in receipt of a council tax discount/ relief or CTR, remain broadly the same
- council tax collection rates remain at existing levels. Although it is recognised that subject to the scale of council tax increases, there is a potential for a decrease in the collection rate and ultimately an increase in the requirement for a bad debt provision, no estimate has been made for this at this stage.
- review is over a timeframe of five years.

Scenario A – Scottish average in one year

2.10. Aligning the Band D charge to the Scottish average in one year will require an increase in charge of 12.81% in 2026/27, 6% in 2027/28 and 5% per annum for the following three years.

- The council would move to 20th place out of 32 for Band D council tax (the Scottish average) in 2026/27 (£1638.98), maintaining that position thereafter.
- Band D charges would rise by £3.29 per week in 2026/27 or £14.30 per calendar month, in addition to the 2% already assumed.
- The **2026/27 total** Band D charges would be £1.638.97, a weekly increase of £3.57 or £15.51 per calendar month.
- This scenario would materially reduce the budget gap in 2026/27 by an estimated £19.152m, the three-year gap by £38.204m and the gap over five years by £57.462m.
- The cumulative additional income generation by financial year 2030/31 is estimated at £191.689m, in perpetuity. This scenario is the equivalent of 429.8 FTE average NLC single status jobs in 2026/27 and 1,289.7 FTE over five years.

Scenario B – 10% for two years, estimated Scottish average of 5% thereafter

2.11. This scenario assumes an increase in Band D council tax of 10% for the next two financial years, and a 5% increase per annum thereafter.

- The council would move to 25th place out of 32 in year one, slightly above average at 16th place from 2026/27 onwards.

- Band D charges would rise by an additional £2.51 per week in 2026/27 or £10.90 per calendar month, in addition to the 2% already assumed
- The **2026/27 total** Band D charges would be £1,598.15, a weekly increase of £2.79 or £12.11 per calendar month.
- This scenario would materially reduce the budget gap in 2026/27 by an estimated £14.973m, the three-year gap by £40.462m and the gap over five years by £59.865m.
- The cumulative additional income generation by year 2030/31 is estimated at £196.692m in perpetuity. This scenario is the equivalent of 336.1 FTE average NLC single status jobs in 2026/27 and 1343.6 FTE over five years.

Scenario C – fully close three year budget gap per MTFP June 2025

2.12. This scenario shows the impact of a strategy to fully close the forecast budget gap as reported in the MTFP for the next three years (23.22%,14.54%, 12.52%), and a 5% increase per annum thereafter.

- The council would move to 1st place out of 32 for Band D council tax in year one, and maintaining that position thereafter.
- Band D charges would rise by an additional £6.19 per week in 2026/27 or £26.91 per calendar month, in addition to the 1% already assumed.
- The **2026/27 total** Band D charges would be £1.790.27, a weekly increase of £6.47 or £28.12 per calendar month.
- This scenario would materially reduce the budget gap in 2026/27 by £34.638m, the three year gap by an estimated £85.949m and the gap over five years by £108.430m.
- The cumulative additional income generation by year 2030/31 is estimated at £386.561m in perpetuity. This scenario is the equivalent of 777.4 FTE average NLC single status jobs in 2026/27 and 2433.6 FTE over five years.

2.12. Appendix 3 shows the additional impact of the scenarios above, after accounting for 2% for CIF and in total, on Band D weekly, monthly and annual charges. Appendix 4 summarises the cumulative additional income and FTE impact across all scenarios.

2.13. Table 5 below summarises the estimated net additional financial impact for each of the scenarios:

Net Additional Financial Impact

Scenario	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m	2030/31 £m	Total £m	*3 year total £m*
A	19.152	10.094	8.958	9.422	9.836	**57.462**	*38.204*
B	14.973	16.463	9.026	9.493	9.910	**59.865**	*40.462*
C	34.638	25.956	25.355	11.001	11.479	**108.430**	*85.949*

Table 5

2.14. Members are reminded that the financial modelling is based on a number of variables, the outcome of which is hugely uncertain, not least of all the assumption around increases approved by all other authorities. Therefore, the modelling will require to be reviewed annually to reflect actual outcomes, to ensure the position for the council is flexed accordingly, in order to achieve the aim of aligning with the average. An annual update report will be provided to elected members in this regard.

2.15. An illustration of the impact of each of the scenarios on the envisaged gap reported in the Medium Term Financial Plan is provided in the table below. For example, this shows that the budget gap in 2026/27 of £34.638m could potential be reduced to £15.486m, £19.665m, or £nil m, for Scenarios A, B, & C, respectively. The three year gap could be reduced to £47.745m, £45.487m, or £nil m, for Scenarios A, B, & C, respectively.

		2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m	2030/31 £m	Total £m	*3 year total £m*
MTFP ENVISAGED GAP @ June 2025		34.638	25.956	25.355	26.063	24.915	**136.927**	*85.949*
Adjusted MTFP Gap;	Scenario A	15.486	15.862	16.397	16.641	15.079	**79.465**	*47.745*
	Scenario B	19.665	9.493	16.329	16.570	15.005	**77.062**	*45.487*
	Scenario C	0.000	0.000	0.000	15.062	13.436	**28.497**	*0*

Table 6

Other Considerations

2.16. The Community Investment Fund (CIF) update to this Committee highlights an investment factor of £1.000m of revenue resources supports £17.159m of capital expenditure. Assuming the same investment factor, the financial cost of ring fencing an additional 1% or 2% in 2026/27 for example, is estimated to cost around £1.901m and £3.802m funding capital investment between £33m and £67m depending on the additional ringfenced percentage and which of the scenarios is ultimately adopted. It should be noted that ring fencing more of any council tax increase for capital investment would impact the position shown in Table 6 above, and the percentage increase applicable. Such a scenario would require a greater increase in council tax charges.

2.17. It is recognised that depending on the scale of the increases there is a potential for a decrease in the collection rate for council tax and ultimately increase the requirement for a bad debt provision, neither of which have been estimated in the modelling. This would be monitored, and any impact reflected in future financial planning updates. For context, a 1% increase or decrease on the income collected in 2025/26 equates to £1.777m.

Next Steps

2.18. To support members with planning and decision making the Section 95 Officer recommends, that future Financial Outlooks and CIF modelling will reflect Scenario B, i.e. a 10% Council Tax increase for the next two years. However, it is acknowledged that the Council Tax level will ultimately be a decision for members when setting the budget, with the financial impact that differs from such illustrations also reflected.

2.19. This report should be considered alongside the Community Investment Fund – Annual Update report also included on this agenda.

2.20. An updated Financial Outlook will be provided at upcoming budget planning sessions with elected member groups, which will incorporate any financial consequences arising from this report.

Risks and Uncertainty

2.21. All activities undertaken by the council are subject to a degree of risk and uncertainty, which are recorded in the Service/ Corporate risk registers. The current economic climate such as insufficient government grant funding, the rising forecast of pay and non-pay inflation, and other external factors, all have the potential to impact upon the council's ability to provide quality services within approved budget levels, and remaining financially sustainable. As such the council continuously reviews and updates its Medium Term Financial Plan incorporating future planning scenarios. However, as outlined in the report, it is incumbent upon the council to consider all financially sustainable solutions to set a balanced budget to maintain sustainable services.

3. Measures of success

3.1 The council continues to review the assumptions within the Medium Term Financial Plan. A policy on Council Tax uplifts will give more certainty in forecasting future income generation and therefore the impact on future budget gaps.

4. Supporting documentation

4.1	Appendix 1	2025/26 Council Tax for all bandings across Scotland
4.2	Appendix 2	Council Tax Reduction Statistics at 1 April 2025
4.3	Appendix 3	Band D rates across five financial years, by scenario
4.4	Appendix 4	Cumulative Income Generation & FTE Equivalents

Greg Telfer
Chief Officer (Finance & Technology)

5. Impacts

5.1	**Public Sector Equality Duty and Fairer Scotland Duty** Does the report contain information that has an impact as a result of the Public Sector Equality Duty and/or Fairer Scotland Duty? Yes ☐ No ☒ If Yes, please provide a brief summary of the impact? If Yes, has an assessment been carried out and published on the council's website? https://www.northlanarkshire.gov.uk/your-community/equalities/equality-and-fairer-scotland-duty-impact-assessments Yes ☐ No ☐
5.2	**Financial impact** Does the report contain any financial impacts? Yes ☒ No ☐ If Yes, have all relevant financial impacts been discussed and agreed with Finance? Yes ☒ No ☐ Financial impacts have been outlined within the report.
5.3	**HR policy impact** Does the report contain any HR policy or procedure impacts? Yes ☐ No ☒ If Yes, have all relevant HR impacts been discussed and agreed with People Resources? Yes ☐ No ☐ If Yes, please provide a brief summary of the impact?
5.4	**Legal impact** Does the report contain any legal impacts (such as general legal matters, statutory considerations (including employment law considerations), or new legislation)? Yes ☐ No ☒ If Yes, have all relevant legal impacts been discussed and agreed with Legal and Democratic? Yes ☐ No ☐ If Yes, please provide a brief summary of the impact?
5.5	**Data protection impact** Does the report / project / practice contain or involve the processing of personal data? Yes ☐ No ☒ If Yes, is the processing of this personal data likely to result in a high risk to the data subject? Yes ☐ No ☐ If Yes, has a Data Protection Impact Assessment (DPIA) been carried out and e-mailed to dataprotection@northlan.gov.uk Yes ☐ No ☐

5.6	**Technology / Digital impact** Does the report contain information that has an impact on either technology, digital transformation, service redesign / business change processes, data management, or connectivity / broadband / Wi-Fi? Yes ☐ No ☒ If Yes, please provide a brief summary of the impact? Where the impact identifies a requirement for significant technology change, has an assessment been carried out (or is scheduled to be carried out) by the Enterprise Architecture Governance Group (EAGG)? Yes ☐ No ☐
5.7	**Environmental / Carbon impact** Does the report / project / practice contain information that has an impact on any environmental or carbon matters? Yes ☐ No ☒ If Yes, please provide a brief summary of the impact?
5.8	**Communications impact** Does the report contain any information that has an impact on the council's communications activities? Yes ☐ No ☒ If Yes, please provide a brief summary of the impact?
5.9	**Risk impact** Is there a risk impact? Yes ☐ No ☒ If Yes, please provide a brief summary of the key risks and potential impacts, highlighting where the risk(s) are assessed and recorded (e.g. Corporate or Service or Project Risk Registers), and how they are managed?
5.10	**Armed Forces Covenant Duty** Does the report require to take due regard of the Armed Forces Covenant Duty (i.e. does it relate to healthcare, housing, or education services for in-Service or ex-Service personnel, or their families, or widow(er)s)? Yes ☐ No ☒ If Yes, please provide a brief summary of the provision which has been made to ensure there has been appropriate consideration of the particular needs of the Armed Forces community to make sure that they do not face disadvantage compared to other citizens in the provision of public services.
5.11	**Children's rights and wellbeing impact** Does the report contain any information regarding any council activity, service delivery, policy, or plan that has an impact on children and young people up to the age of 18, or on a specific group of these? Yes ☐ No ☒ If Yes, please provide a brief summary of the impact and the provision that has been made to ensure there has been appropriate consideration of the relevant Articles from the United Nations Convention on the Rights of the Child (UNCRC). If Yes, has a Children's Rights and Wellbeing Impact Assessment (CRWIA) been carried out? Yes ☐ No ☐

Appendix 1

COUNCIL TAX BY BAND 2025-26

Scotland Average Band D Council Tax (based on total Band D Equivalents)	**£1,543**

	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H
Valuation Band Range (as at 1991)	Under £27,000	£27,001 to £35,000	£35,001 to £45,000	£45,001 to £58,000	£58,001 to £80,000	£80,001 to £106,000	£106,001 to £212,000	£212,000 and over
Ratio to Band D	240/360	280/360	320/360	360/360	473/360	585/360	705/360	882/360
Aberdeen City	£1,090.85	£1,272.65	£1,454.46	£1,636.27	£2,149.88	£2,658.94	£3,204.36	£4,008.86
Aberdeenshire	£1,021.84	£1,192.15	£1,362.45	£1,532.76	£2,013.88	£2,490.74	£3,001.66	£3,755.26
Angus	£974.35	£1,136.74	£1,299.13	£1,461.52	£1,920.27	£2,374.97	£2,862.14	£3,580.72
Argyll & Bute	£1,083.76	£1,264.39	£1,445.01	£1,625.64	£2,135.91	£2,641.67	£3,183.55	£3,982.82
City of Edinburgh	£1,042.34	£1,216.06	£1,389.79	£1,563.51	£2,054.28	£2,540.70	£3,061.87	£3,830.60
Clackmannanshire	£1,062.92	£1,240.07	£1,417.23	£1,594.38	£2,094.84	£2,590.87	£3,122.33	£3,906.23
Dumfries & Galloway	£969.99	£1,131.65	£1,293.32	£1,454.98	£1,911.68	£2,364.34	£2,849.34	£3,564.70
Dundee City	£1,070.23	£1,248.60	£1,426.97	£1,605.34	£2,109.24	£2,608.68	£3,143.79	£3,933.08
East Ayrshire	£1,070.96	£1,249.45	£1,427.95	£1,606.44	£2,110.68	£2,610.47	£3,145.95	£3,935.78
East Dunbartonshire	£1,066.47	£1,244.21	£1,421.96	£1,599.70	£2,101.83	£2,599.51	£3,132.75	£3,919.27
East Lothian	£1,052.79	£1,228.25	£1,403.72	£1,579.18	£2,074.87	£2,566.17	£3,092.56	£3,868.99
East Renfrewshire	£1,018.96	£1,188.79	£1,358.61	£1,528.44	£2,008.20	£2,483.72	£2,993.20	£3,744.68
Falkirk	£1,051.18	£1,226.38	£1,401.57	£1,576.77	£2,071.70	£2,562.25	£3,087.84	£3,863.09
Fife	£999.17	£1,165.70	£1,332.23	£1,498.76	£1,969.20	£2,435.49	£2,935.07	£3,671.96
Glasgow City	£1,074.00	£1,253.00	£1,432.00	£1,611.00	£2,116.68	£2,617.88	£3,154.88	£3,946.95
Highland	£1,018.06	£1,187.74	£1,357.41	£1,527.09	£2,006.43	£2,481.52	£2,990.55	£3,741.37
Inverclyde	£1,034.20	£1,206.57	£1,378.93	£1,551.30	£2,038.24	£2,520.86	£3,037.96	£3,800.69
Midlothian	£1,110.80	£1,295.93	£1,481.07	£1,666.20	£2,189.20	£2,707.58	£3,262.98	£4,082.19
Moray	£1,049.17	£1,224.04	£1,398.90	£1,573.76	£2,067.75	£2,557.36	£3,081.95	£3,855.71
Na h-Eileanan Siar	£925.04	£1,079.21	£1,233.39	£1,387.56	£1,823.10	£2,254.79	£2,717.31	£3,399.52
North Ayrshire	£1,035.85	£1,208.49	£1,381.13	£1,553.77	£2,041.48	£2,524.88	£3,042.80	£3,806.74
North Lanarkshire	£968.57	£1,130.00	£1,291.43	£1,452.86	£1,908.90	£2,360.90	£2,845.18	£3,559.51
Orkney Islands	£1,049.73	£1,224.69	£1,399.64	£1,574.60	£2,068.85	£2,558.73	£3,083.59	£3,857.77
Perth & Kinross	£1,024.69	£1,195.48	£1,366.26	£1,537.04	£2,019.50	£2,497.69	£3,010.04	£3,765.75
Renfrewshire	£1,048.41	£1,223.14	£1,397.88	£1,572.61	£2,066.23	£2,555.49	£3,079.69	£3,852.89
Scottish Borders	£994.48	£1,160.23	£1,325.97	£1,491.72	£1,959.95	£2,424.05	£2,921.29	£3,654.71
Shetland Islands	£924.45	£1,078.52	£1,232.60	£1,386.67	£1,821.93	£2,253.34	£2,715.56	£3,397.34
South Ayrshire	£1,046.27	£1,220.65	£1,395.03	£1,569.41	£2,062.03	£2,550.29	£3,073.43	£3,845.05
South Lanarkshire	£919.23	£1,072.44	£1,225.64	£1,378.85	£1,811.66	£2,240.63	£2,700.25	£3,378.18
Stirling	£1,074.52	£1,253.61	£1,432.69	£1,611.78	£2,117.70	£2,619.14	£3,156.40	£3,948.86
West Dunbartonshire	£1,039.91	£1,213.22	£1,386.54	£1,559.86	£2,049.48	£2,534.77	£3,054.73	£3,821.66
West Lothian	£1,010.30	£1,178.68	£1,347.07	£1,515.45	£1,991.13	£2,462.61	£2,967.76	£3,712.85

Excludes Water and Sewerage

Source: As reported by the Local Authorities on the statistical return Council Tax Assumptions 2025

Appendix 2

North Lanarkshire Council
Council Tax Reduction Statistics as at 1 April 2025

	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H	Total	%
Total Council Tax Reduction Accounts	18,606	9,379	3,867	1,614	760	312	84	6	34,628	100%
Total Accounts at 100% award	16,450	7,727	3,066	1,222	484	177	56	5	29,187	84%
Total Accounts at less than 100% award	2,156	1,652	801	392	276	135	28	1	5,441	16%

Appendix 3

North Lanarkshire Council
Potential Band D Rates per Scenario after 2% for CIF for 2 years and 1% thereafter

	25/26 Rates		26/27 Rates					27/28 Rates					28/29 Rates					29/30 Rates					30/31 Rates				
	£	Rank	£	Rank	Add'l Wkly Increase	Add'l Mthly Increase	Add'l Annual Increase	£	Rank	Add'l Wkly Increase	Add'l Mthly Increase	Add'l Annual Increase	£	Rank	Add'l Wkly Increase	Add'l Mthly Increase	Add'l Annual Increase	£	Rank	Add'l Wkly Increase	Add'l Mthly Increase	Add'l Annual Increase	£	Rank	Add'l Wkly Increase	Add'l Mthly Increase	Add'l Annual Increase
Scotland Average	**1,543.30**		**1,638.98**					**1,737.32**					**1,824.18**					**1,915.39**					**2,011.16**				
	6.22%																										
Scenario A	£1,452.86	29	1,638.97	20	3.29	14.30	171.58	1,737.31	20	4.90	21.27	255.25	1,824.18	20	6.28	27.28	327.30	1,915.39	20	7.74	33.63	403.54	2,011.16	20	9.29	40.35	484.19
Scenario B	£1,452.86	29	1,598.15	25	2.51	10.90	130.76	1,757.97	16	5.29	22.99	275.91	1,845.87	16	6.69	29.08	348.99	1,938.16	16	8.18	35.53	426.31	2,035.07	16	9.74	42.34	508.10
Scenario C	£1,452.86	29	1,790.27	1	6.19	26.91	322.88	2,050.59	1	10.90	47.38	568.53	2,307.35	1	15.54	67.54	810.47	2,422.72	1	17.47	75.91	910.87	2,543.86	1	19.50	84.74	1,016.89

Potential Band D Rates per Scenario in Total

	25/26 Rates		26/27 Rates					27/28 Rates					28/29 Rates					29/30 Rates					30/31 Rates				
	£	Rank	£	Rank	Total Wkly Increase	Total Mthly Increase	Total Annual Increase	£	Rank	Total Wkly Increase	Total Mthly Increase	Total Annual Increase	£	Rank	Total Wkly Increase	Total Mthly Increase	Total Annual Increase	£	Rank	Total Wkly Increase	Total Mthly Increase	Total Annual Increase	£	Rank	Total Wkly Increase	Total Mthly Increase	Total Annual Increase
Scotland Average	**1,543.30**		**1,638.98**					**1,737.32**					**1,824.18**					**1,915.39**					**2,011.16**				
	6.22%																										
Scenario A	£1,452.86	29	1,638.97	20	3.57	15.51	186.11	1,737.31	20	1.89	8.19	98.34	1,824.18	20	1.67	7.24	86.87	1,915.39	20	1.75	7.60	91.21	2,011.16	20	1.84	7.98	95.77
Scenario B	£1,452.86	29	1,598.15	25	2.79	12.11	145.29	1,757.97	16	3.07	13.32	159.82	1,845.87	16	1.69	7.32	87.90	1,938.16	16	1.77	7.69	92.29	2,035.07	16	1.86	8.08	96.91
Scenario C	£1,452.86	29	1,790.27	1	6.47	28.12	337.41	2,050.59	1	4.99	21.69	260.32	2,307.35	1	4.92	21.40	256.76	2,422.72	1	2.21	9.61	115.37	2,543.86	1	2.32	10.10	121.14

Appendix 4

Cumulative income generation

Scenario	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m	2030/31 £m
A	19.152	48.398	86.602	134.228	191.689
B	14.973	46.410	86.872	136.827	196.692
C	34.638	95.232	181.181	278.131	386.561

FTE Equivalents

Scenario	2026/27	2027/28	2028/29	2029/30	2030/31	Total
A	429.8	226.6	201.0	211.5	220.8	**1,289.7**
B	336.1	369.5	202.6	213.1	222.4	**1,343.6**
C	777.4	582.6	569.1	246.9	257.6	**2,433.6**