
Cabinet

Minutes of
19 February 2026 at 2.00 pm

Present:

Chair:

Councillor Grace Williams Leader of the Council

Cabinet Members:

Councillor Ahsan Khan	Deputy Leader (Housing and Regeneration)
Councillor Clyde Loakes	Deputy Leader (Climate and Air Quality)
Councillor Naheed Asghar	Portfolio Lead Member - Inclusive Economy
Councillor Rosalind Doré	Portfolio Lead Member - Libraries, Culture and Sports & Leisure
Councillor Andrew Dixon	Portfolio Lead Member - Stronger Communities
Councillor Paul Douglas	Portfolio Lead Member - Finance and Resources
Councillor Kizzy Gardiner	Portfolio Lead Member - Children and Young People
Councillor Khevyn Limbajee	Portfolio Lead Member - Community Safety
Councillor Louise Mitchell	Portfolio Lead Member - Adults and Health

Officers in Attendance:

Linzi Roberts-Egan	Chief Executive
Alex Chidgey	Director of Adult Social Care Operations
Nicky Crouch	Strategic Director, Children Services
Ursula Gamble	Director of Financial Services
Joe Garrod	Strategic Director, Place
Mark Hynes	Director of Governance and Law
Anthony Jackson	Democratic Services Officer
Rob Manning	Strategic Director, Resources
Debbie Porter	Strategic Director, Neighbourhoods and Environment
Adrian Thomas	Director of Communications
Rianna Terry	Assistant Director, Leadership and Democracy
Emily Wood	Head of Democratic Services

62. Apologies for Absence

No apologies for absence were received.

63. Declarations of Interest

No declarations were made.

64. Minutes

The minutes of the previous meeting, held on 13 January 2026, were approved and signed as a correct record.

65. Budget and Council Tax Setting 2026/27

Councillor Douglas introduced the report and, in doing so, said that there had been an 80% increase in household temporary accommodation, a 40% increase in special educational need packages, and an 8% increase in adult social care costs which had made it impossible for the Council to set a balanced budget for 2026-27 without some assistance from the Government in the form of Exceptional Financial Support (EFS). He said that the Council were seeking to use that extra support to help ensure that residents' council tax rises were below 5%. He provided assurances that the Council had a very clear purpose for the use of that funding and a plan to pay back the loan as soon as possible. Councillor Douglas added that the additional funds would help protect the services that mattered most to residents, while balancing the budget in the short term. At the same time, it would free up the time and resources necessary to accelerate the delivery of a major programme of change, which was based on a fundamental rethink of the way the Council designed and delivered its services for residents. Councillor Douglas concluded by saying the Council were making a commitment to be in a fully secure financial position without the need for further borrowing and with a minimum of £30 million in reserves within the next three years.

The Leader stated that the Council had endeavoured to be transparent with residents about the situation that they were facing and had been clear about many of the pressures that were outside of the Council's control, including borrowing rates, inflation and shortages, which had driven costs higher in some services. The Leader also said that the pressures made it very clear that the Council's plan would balance the need to protect services for their most vulnerable, not only as they were a statutory responsibility, but also due to the fact that if the Council did not address prices and manage demand early, it could lead to higher expenditure for residents. The Leader provided assurances of the intention to balance the aforementioned with the need to transform every area of the Council. She went on to say that the budget before Cabinet was a balanced plan and allowed residents to hold the Council to account. The Leader stated that it was recognised that the Government had worked quite hard in the previous eighteen months to understand the situation that local authorities were in and said that one of the problems was how to increase the share of money that went to local government, however, the amount of money required meant that many local authorities remained chronically underfunded. She said that it was important to continue to push Government to reform services to enable local authorities to meet their responsibilities. She said that it was good to see that Government were looking at Special Educational Needs and Disabilities (SEND) specifically, the deficits that local authorities had built up in relation to SEND and had a plan for dealing with most of that deficit. The Leader drew attention to the ambitious capital programme which had delivered incredibly for their borough and pointed to the impact it was having, on schools, the delivery of services and town centres. The Leader then highlighted the importance of working collectively –

Cabinet, senior leaders and each member of staff in the organisation, were crucial to the plan's success and the future for the borough. She thanked everyone in the room for their hard work.

Councillor Loakes said that in terms of two particular areas that were identified within his portfolio: concessionary fares were being protected and funded that year; and a fair parking regime in the borough meant that the Council were able to provide, to over 30,000 residents across the borough, a free public transport offer that helped break isolation and kept them active, not just in the borough, but across London. He also explained that the North London Waste Authority levy was slightly less than what was originally budgeted for as residents had responded so well to changes in waste collection services, moving from weekly to fortnightly bin collection and introducing food waste. Councillor Loakes stated that residents had seen their residual waste reduce (which was an expensive waste stream of which to dispose). He added that food waste tonnage increase dramatically, with over 8,000 tonnes already collected and recycled (which was a cheaper waste stream of which to dispose). Councillor Loakes went on to say that there was an increase in mixed dry recycling waste and figures were lower than originally budgeted for and, as a result, the Council were exceeding expectations in the first year. He concluded that such achievements were as a result of work the Council had undertaken with residents to do better for their climate and environment. Councillor Loakes gave credit to all those in the organisation who had worked hard to get the Council into its current position.

Councillor Khan referred to the Capital Investment Strategy, which would be before Cabinet next month for approval. He spoke about the work undertaken over the previous ten years across the borough, working with the public and private sectors to drive improvement for residents. Councillor Khan said that despite the challenging financial climate, the Council would bring forward a capital strategy for the following ten years, which would present an ambitious programme cutting across all areas of the Council and very much focused on outcomes for residents. He added that a big part of their capital programme for the previous ten years had been housing-led growth in the borough. Councillor Khan thanked Councillor Douglas for his leadership and his team for their hard work.

Councillor Mithcell pointed out that over 60% of the Council's total budget was spent on services, which include those for adults living with disabilities or long-term illnesses and said that the number of adults needing those services was increasing year on year. She referred to the importance of the Council looking into how resources are targeted and how to ensure that elderly residents were kept safe and independent. Councillor Mitchell highlighted the fact that the Council was facing rising costs and charges, and she pointed out that that was also the case for providers of services commissioned by the Council. She then referred to the importance of the Council being given the opportunity to contribute to the Casey Review which aimed to reform Adult Social Care in England.

The Leader added thanks to the Adult Social Care team for their hard work. She also thanked Councillor Douglas for his leadership and Rob Manning and the wider finance team for their hard work.

Decision

Cabinet:

- (1) recommended to Full Council that the Waltham Forest basic amount of council tax, including the levying bodies, will be increased by 2.99% in 2026/27;
- (2) recommended to Full Council that the 2% permitted increase for Adult Social Care will be applied bringing the total increase to 4.99% and resulting in a council tax of £1,876.45 per Band D property in 2026/27;
- (3) noted that the element of council tax charged by the Greater London Authority will be £510.51 per Band D property in 2026/27 which reflects an increase of £20.13 (4.10%);
- (4) recommended to Full Council that the overall council tax to be set for 2026/27 will be £2,386.96 per Band D property, which represents an overall increase of 4.80%;
- (5) recommended to Full Council that the projected budget (as set out in Appendix 1 to the report) for 2026/27 of £607.255 million is approved;
- (6) considered and noted the whole of the Strategic Director of Resources report made under Section 25 of the Local Government Act 2003 as set out in Appendix 2 to the report and, in particular, their determination in the Financial Implications of this report on “the robustness of the estimates made for the purposes of the calculations, and the adequacy of the proposed financial reserves”;
- (7) noted the amount of 82,991 (an increase of 208 over the previous year), as the Council Tax Base for the Council for 2026/27, in accordance with Regulation 3 of the Local Authorities (Calculation of Council Tax Base) Regulations 1992 made under the Local Government Finance Act 1992 (as amended);
- (8) recommended to Full Council that the following amounts to be approved for 2026/27 in accordance with Sections 31 to 36 of the Local Government Act 1992, as amended (the Act);
 - a) Gross Expenditure
£1,111.208 million – being the aggregate of the amounts which the council estimates for the items in Sections 31A (2) of the Act;
 - b) Gross Income
£955.480 million – being the aggregate of the amounts which the council estimates for the items in Sections 31A (3) of the Act;
 - c) Net Expenditure

£155.728 million – being the amounts by which the aggregate at (a), exceeds the aggregate at (b) above, calculated by the Council in accordance with Section 31A (4) of the Act as its council tax requirement for the year;

d) LBWF Basic Amount of Council Tax including the Adult Social Care Precept

e) £1,876.45 – being the amount at (c) above, divided by 82,991 (the Council Tax Base), calculated by the Council in accordance with Section 31B(1) of the Act, as the basic amount of its council tax for the year and includes the Adult Social Care Precept of £315.79.

f) Valuation Bands

Band		A	B	C	D	E	F	G	H
Basic	£	1,040.44	1,213.85	1,387.25	1,560.66	1,907.47	2,254.29	2,601.10	3,121.32
Social Care	£	210.53	245.61	280.70	315.79	385.97	456.14	526.32	631.58
Total LBWF	£	1,250.97	1,459.46	1,667.95	1,876.45	2,293.44	2,710.43	3,127.42	3,752.90

Being the amounts given by multiplying the amount at (8)(e) above by the number which, in the proportion set out in Section 5(1) of the 1992 Act, is applicable to dwellings listed in a particular valuation band, divided by the number which in that proportion is applicable to dwellings listed in Valuation Band D, calculated by the Council, in accordance with Section 36(1) of the 1992 Act, as the amounts to be taken into account for the year in respect of categories of dwellings listed in different valuation bands;

(9) Noted that for 2026/27 the Greater London Assembly (GLA) has stated that (with formal ratification on 26 February 2026) that the following amounts in precepts be issued to the Council in accordance with Section 40 of the Local Government Act 1992 for each of the categories of dwellings shown below;

Band		A	B	C	D	E	F	G	H
Total	£	340.34	397.06	453.79	510.51	623.96	737.40	850.85	1,021.02

(10) recommended to Full Council, that, having calculated the aggregate in each case of the amounts at (8)(f) and (9) above, the Council, in accordance with Section 30(2) of the Local Government Finance Act 1992 sets the following amounts of council tax for 2025/26 for each of the categories of dwellings shown:

Band		A	B	C	D	E	F	G	H
Total	£	1,591.31	1,856.52	2,121.74	2,386.96	2,917.40	3,447.83	3,978.27	4,773.92

- (11) noted that the relevant basic amount of council tax for a Band D property (excluding precepts but now including levies) for the financial year 2026/27 be £1,876.45, which reflects a 2.99% increase, plus 2% Adult Social Care precept permitted increase for 2026/27 and therefore does not require a referendum;
- (12) agreed that the Strategic Director of Resources and the officers nominated by him be authorised to finalise the necessary publicity as required by Section 38 of the Local Government Finance Act 1992 and to promote the first day of the month instalment dates, and the six date options within each month for Direct Debit payers, as previously agreed;
- (13) noted that in order to ensure the required period of notice is given, council taxpayers will be requested to pay their instalments on the first of each month commencing on 1 April 2026;
- (14) agreed in accordance with the Council Tax (Empty Dwellings) Act 2018 to continue to maintain the maximum percentage allowed by current legislation for the empty home's premium from 1 April 2026;
- (15) agreed in accordance with the Levelling Up and Regeneration Act 2023 (Clause 76) to maintain a premium of 100% on dwellings that have been empty for one year from 1 April 2026;
- (16) agreed in accordance with the Levelling Up and Regeneration Act 2023 (Clause 77) to maintain a premium of 100% on dwellings which are "substantially furnished" but have no "resident" (e.g., second homes) from 1 April 2026;
- (17) agreed for the purposes of calculating entitlement to Housing Benefit, any war disablement pension, war widow's or war widower's pension which would otherwise be treated as income for the purposes of calculating entitlement to housing benefit should be disregarded in its entirety.
- (18) agreed the Capital Programme for 2025/26 to 2035/36 as set out in Appendix 10 to the report;
- (19) agreed the reserves strategy at Appendix 7 to the report and noted that the Strategic Director of Resources has delegated responsibility for the use of reserves throughout the year;
- (20) noted an application for Exceptional Financial Support (EFS) of £19 million from central government and the decision to utilise this support is the responsibility of the Chief Finance Officer;
- (21) agreed the flexible use of capital receipts policy, as set out in Appendix 3 and paragraph 3.51 of the report to invest in savings initiatives. This will enable the funding of revenue projects and redundancy costs totalling £22 million from capital receipts, over 2026/27 and 2027/28. These costs will enable delivery of savings.

- (22) reconfirmed that on winding up of the Mears JV (More Homes Waltham Forest LLP) once any outstanding debt financing relating to the assets has been cleared the Balance of the Capital Return Allocation be transferred or paid to the London Borough of Waltham Forest Pension Fund. This is required to be reconfirmed annually within the budget report by the fund actuaries noting the original decision was made in February 2019 Council meeting.

66. Budget Monitoring - Month 9

Councillor Douglas introduced the report and, in doing so, said that temporary accommodation households had reduced by 6% since September. He said that the number of looked after children continued to fall each month, and adult social care demand had stabilised. Councillor Douglas stated that the Council was seeing the impact of a huge amount of work being done by officers and councillors focusing on reducing demand on services through prevention, staffing efficiency, as well as improving financial controls and increased scrutiny of discretionary spend. He added that the Housing Revenue Account (HRA) was showing an additional £3.4 million contribution to reserves, meaning the transformation plan was ahead of schedule and the HRA reserves would be replenished more quickly than original planned. Councillor Douglas went on to say that the Council had taken many tough and necessary decisions that year to ensure that it could continue to provide the highest level of service to its residents with the funding that was available. He then placed on record his thanks to Rob Manning, Ursula Gamble and the wider finance team for their hard work.

The Leader stated that the report underlined the work that was being undertaken by each Directorate and pointed to a significant amount of work required to improve the numbers and demand in children's services and temporary accommodation. She added that the work being done to stabilise adult social care was now taking shape, and that the joint work between children's and adult services to ensure those services were fit for purpose was also evident. She thanked all officers involved for their work.

Decision

Cabinet:

- (1) noted the forecast outturn position for Revenue, HRA and DSG as at month 9; and
- (2) noted the revised capital programme forecast for 2025/26 of £171.9 million (table 2 appendix 2 of the report), made up of £106.403 million General Fund forecast, and £66.555 million HRA forecast, as well as the 2025/26 forecast funding use (table 2 appendix 2 of the report).

67. Housing Revenue Account Budget 2026/27 including Rents and Service Charges

Councillor Khan introduced the report and, in doing so, said that at its core, the report was about protecting and investing in council homes, ensuring they remained safe, decent, and well-maintained, while keeping the HRA financially sustainable at a time of significant pressures across the housing system. He referred to the depleted financial reserve position of the HRA, which he said was probably one of the most depleted reserves in London in recent years, and referred to the substantial work to replenishing that position. Councillor Khan went on to say that paragraph 3.26 of the report detailed the improvement of the reserve position and the overall finances of the HRA. He said that there was a target of having 10% reserves of income, however, the Council was projecting to be at 13% income by the following month. Councillor Khan stated that the budget prioritised repairs and maintenance, building safety, tackling damp and mould, and meeting strengthened regulatory obligations, with major investment in improving housing policy, reducing non-decent homes, and progressing estate regeneration. He also said that the Council was very mindful of the cost of living pressures facing residents, which was why the report also set out support available to tenants who might struggle, alongside a clear commitment to fairness, transparency, and quality. Councillor Khan went on to say that the report presented a responsible budget that protected frontline housing services, safeguarded long-term investment, and enabled the Council to continue improving outcomes for its tenants. He thanked Joe Garrod and his team for their work on everything set out in the report, but particularly for replenishing the reserve position more quickly than expected. Councillor Khan added that the Council was also pleased with the Government's announcements around the rent settlement for the following 10 years, at CPI plus one, and the decision around rent convergence, which was something the Council had lobbied for, along with other social landlords, for a number of years.

The Leader commended Councillor Khan for his efforts and said that he should be proud of the work undertaken, particularly in relation to the work to rebuild the HRA account and the collective efforts to ensure that the Government truly understood what was needed to achieve stability in HRA accounts. She pointed out that every day the Council faced challenges in terms of housebuilding and regulatory burdens, which were right as they gave tenants protection, but also meant that the Council needed to invest in its properties to bring them up to required standards. The Leader then referred to the Regulator of Social Housing (RSH) inspection the previous year, which had shown the progress being made and underlined the Council's commitment to that agenda. She thanked Councillor Khan for his leadership and Joe Garrod and his team for the important work undertaken.

Decision

Cabinet:

- (1) agreed a HRA dwelling rent increase of 4.8% (September 2025 CPI + 1%), the maximum allowable increase under the Regulator of Social Housing's (RSH) Rent Standard and agree that on average, rents will increase by £6.41 from £130.73 to £137.14 per week, with effect from 8 April 2026;

- (2) agreed a new Rent and Service Charge Policy (attached as Appendix 3 to the report) to support the ongoing financial health of the HRA and agree that when new tenants move into new or existing properties there will be an additional charge above formula rent of 5% for general needs accommodation and 10% for supported housing units, in accordance with the Rent Standard 2026 issued on 2nd February 2026;
- (3) agreed the level of tenant service charges as set out in paragraph 4.5 of the report is implemented in order to fully recover all costs from tenants receiving the services;
- (4) agreed an increase in garage rents of 4.8% for council tenants and resident leaseholders (£0.90) and 29% for other residents (£6.20) from 8 April 2026;
- (5) noted the increase in shared ownership rents in line with the provisions of the relevant lease;
- (6) agree that rent and service charges for sheltered accommodation are increased by 4.8%, in line with the rent increase for general needs council housing;
- (7) agreed that Temporary Accommodation rent charges will increase by 14% above Local Housing Allowance (LHA) levels;
- (8) agreed that charges for Travelers' sites are increased by 4.8%, in line with the rent increase for general needs council housing; and
- (9) note the changes with respect to rent convergence in the Rent Standard 2026 and that further modelling will be undertaken to assess the impact of this on the HRA MTFS and inform recommendations to Cabinet.

The meeting closed at 2.32 pm

Chair's Signature _____

Date _____