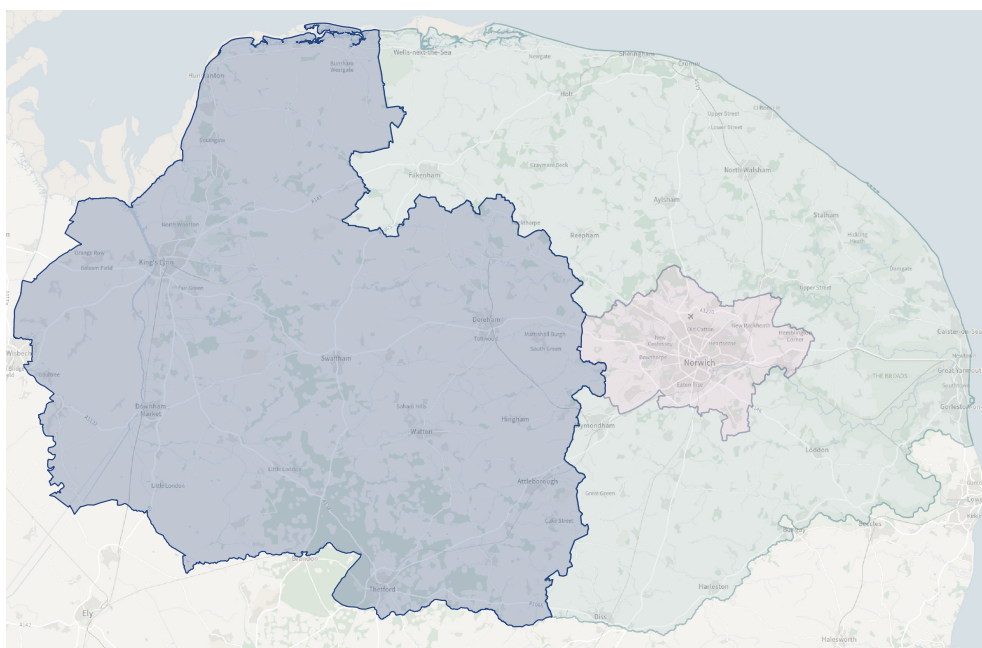


LOCAL GOVERNMENT REORGANISATION



THE PROPOSAL FOR WEST NORFOLK

*Prepared on behalf of:
Borough Council of King's Lynn & West Norfolk,
Breckland District Council,
Broadland District Council,
Great Yarmouth Borough Council,
North Norfolk District Council,
and Norwich City Council*

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1. Executive summary

The reorganisation of local government in West Norfolk presents a unique and transformative opportunity to deliver reform, renewal, and innovation in how services are provided to the community. This proposal outlines the creation of a new unitary authority for West Norfolk, which will bring together the Borough Council of King's Lynn & West Norfolk, Breckland District Council, and a small part of South Norfolk. This new structure aims to enhance local governance, improve service delivery, and drive economic growth.



Figure 1: Map of the proposed boundary of West Norfolk

West Norfolk is strategically positioned as Norfolk's gateway to the west, linking the county with the Midlands, Lincolnshire, and Cambridgeshire. The area boasts a resilient agri-food economy, advanced manufacturing expertise, and a strong visitor sector. The proposed unitary authority will leverage these strengths to create a more efficient and responsive local government.

The proposal highlights the distinct economic and demographic characteristics of West Norfolk, including its rural geography, ageing population, and unique housing pressures.

By tailoring services to these specific needs, the new unitary authority will be better equipped to address local challenges and opportunities.

Financial resilience is a key focus of the proposal. West Norfolk enters reorganisation with a structural surplus, providing a strong foundation for future sustainability. The proposal outlines a detailed financial plan, including council tax harmonisation scenarios and transition costs, to ensure long-term viability.

The new unitary authority will prioritise public service reform, integrating social care, education, and public health functions to create a more cohesive and effective service delivery model. This approach will support the area's Marmot Place ambitions, promoting healthier, longer lives for all residents.

Community engagement and democratic representation are central to the proposal. The new authority will build on the existing parish network, ensuring local voices are heard and respected. A new Town Council for King's Lynn will address the current democratic deficit and provide direct, place-based representation.

The reorganisation of local government in West Norfolk offers a once-in-a-generation opportunity to create a more efficient, responsive, and sustainable local government. This proposal sets out a clear vision for the future, rooted in reform, renewal, and growth, and is the best option for delivering the best outcomes for everyone who calls the West home.

2. Economic distinctiveness

We are Norfolk's gateway. We link to the Midlands, Lincolnshire and Cambridge via key transport corridors including the A47, A11, A10 and A17. Via the port of King's Lynn, we act as a gateway to European trade handling approximately 400,000 tonnes of cargo per year and playing a key role in the construction and agricultural sectors across the East of England and the Midlands.

West Norfolk has a rich and long history including medieval market towns, castles, and historic stately homes that are globally recognised, and our historic port town rich in maritime history. Situated in the heart of East Anglia, West Norfolk offers a uniquely powerful mix of strategic connectivity, sector diversity and natural capital, where big Norfolk skies and tourism meets innovative manufacturing, agri-tech and well positioned logistics and distribution. This is not a rural hinterland; it is a productive heartland that contributes a significant 33%¹ share of Norfolk's total Gross Value Added, second only to Greater Norwich, but derived from a fundamentally different economic base.

West Norfolk has a rich economic heritage of embracing growth and innovation. Ongoing regeneration across the area, affordable commercial and industrial spaces, and an open for business approach make the area attractive for inward investment and expansion. Key sector strengths for the area include engineering and manufacturing supported by a strong presence of advanced engineering firms and a skilled workforce, logistics and distribution with a growing presence of supply-chain operators and opportunities for this to grow further supported by its road, rail and port infrastructure along with affordable land values, a vibrant visitor economy driven by its outstanding natural landscape including the Brecks National Character Area, cultural heritage and the Royal Estate of Sandringham, and a resilient agri-food economy.

Urban centres and rural communities

King's Lynn stands ready to be a potential regional powerhouse of growth and innovation and is a thriving hub of employment and housing opportunity. Home to nearly 50,000 residents it serves as one of our region's most vital economic anchors. It hosts a significant industrial sector specialising in advanced manufacturing and engineering. Global players like Palm Paper, Bepak (formerly Recipharm), and Snap-on

¹ ONS, UK small area gross value-added estimates, 2022

Diagnostics are expanding, innovating, and driving greater opportunities for the people of West Norfolk.

King's Lynn is not only a potential economic engine, it is a cultural anchor, where heritage fuels contemporary opportunity with music festivals and a stunning historic riverfront that enriches the town's identity and visitor appeal.

It is also home to the Queen Elizabeth Hospital (which has recently received substantial funding for a rebuild) which is a cornerstone of healthcare for West Norfolk as well as communities across South Lincolnshire and East Cambridgeshire. The hospital will play a pivotal part in shaping social care provision in the future, while simultaneously helping to shape the future workforce of the region. Through its innovative partnership with the College of West Anglia and Anglia Ruskin University and funding from the King's Lynn Neighbourhood Board it is building community resilience by investing in local training to ensure that West Norfolk can meet future healthcare demands with homegrown talent.

In addition to King's Lynn, West Norfolk is home to a growing network of vibrant and dynamic market towns and service centres including Thetford, Dereham, Watton, Downham Market, Attleborough, and Swaffham. These are collectively home to nearly 100,000 people and poised for significant planned housing growth. These towns blend historic charm with forward-looking ambition, delivering essential services, employment, and infrastructure that support a rapidly evolving region. Thetford, in particular, as Norfolk's fourth largest settlement and one of the region's fastest growing towns is already home to leading national and International manufacturers and producers, whilst being one of the country's most historic market towns. Beyond our towns lies a vast and diverse network of over 200 villages, spread across 1000 square miles, making us one of the most geographically expansive and community-rich areas in the UK.

Agriculture is not just our heritage, but it is a stepping stone into our future. We are one of the UK's most productive agricultural regions, anchoring national food security with agri-tech innovation. Our region is home to many of the country's largest food producers, positioning us as a leader in sustainable, tech-enabled food systems.

We are proud to be home to RAF Marham, one of the UK's most strategically important RAF bases and a catalyst for regional transformation. It is a major contributor to the local economy and innovation ecosystem. As the defence sector evolves, it will offer a strategic gateway to unlock new growth in aerospace supply chains, advanced manufacturing, and high-tech innovation.

3. Demographic distinctiveness

We are proud of our rich heritage, resilient communities, and the distinctive character of our towns and villages. Shaped by a deeply rural geography, our population stands at 301,712² and is projected to rise to 367,467 by 2035.³ While King's Lynn serves as the principal urban centre, many residents live in market towns such as Downham Market, Dereham and Thetford, which act as key hubs for housing, services and employment. Our demographic profile demands a tailored operating model that reflects the lived realities of our residents and unlocks the full potential of our place.

West Norfolk is home to one of the oldest populations in the county, with more than 25.6% of residents aged over 65, compared with 19.1% in Greater Norwich and 18.6% across England.⁴ Poor health outcomes are also more prevalent here, with some of the county's highest shares of people reporting bad or very bad health (5.7% vs. 4.9% in Greater Norfolk and 5.3% England average).⁵ This is among the highest proportions in the county and is closely linked to growing demand for adult social care and health services. The challenge is compounded by the geography of health provision, with many residents facing long journeys to acute care. LGR provides a generational opportunity to lead the way in designing services that support independence, wellbeing, and ageing well. Our model must prioritise preventative health and community-led care, delivered through trusted local networks that reflect our dispersed geography.

We also face economic pressures that LGR can help us address. Our area experiences higher levels of economic inactivity, along with lower average disposable income per person and lower qualification rates compared to the national average. More than a third of households (36.8%) are deprived in at least one dimension.⁶ Housing pressures compound this picture, with a house-price-to-earnings ratio of 7.7, on par with the England median but above Greater Norwich's 7.3.⁷ Together, these factors constrain household incomes and undermine resilience. But they also point to a clear growth mission: health and care provision must shift towards preventative, community-led

² Based on 2021 census data.

³ Population projections based on Person-Per-Household Method, via GeoPlace LLP. Available at: <https://www.geoplace.co.uk/case-studies/understanding-local-populations-between-censuses>.

⁴ ONS, Mid year population estimate, 2022

⁵ Census, 2021

⁶ Ibid

⁷ ONS, House price to residence-based earnings ratio, 2025

models that bring services closer to residents across dispersed geographies. Our education and skills systems need to focus on retaining young people and providing clear pathways into our distinctive sectors, including agri-tech, advanced manufacturing, healthcare, defence and hospitality. Investment in transport and digital infrastructure is essential to reduce rural isolation and support inclusion. This is how we will support better jobs, higher wages, and stronger household incomes.

Our rural infrastructure presents further opportunities for innovation in delivery. Digital exclusion, transport gaps, and limited access to services are real barriers, but they are also solvable through LGR. We can drive digital transformation, test and learn new models of service access, and ensure that no community is left behind.

These demographic conditions demand a tailored approach to service design. A unitary authority for West Norfolk would create the governance flexibility required to deliver this. It could reimagine services around market town hubs, prioritise the needs of an ageing population, and address health inequalities exacerbated by rurality. Crucially, it would allow housing, skills, health and infrastructure policies to be coordinated at the right geographic scale, avoiding a one-size-fits-all model unsuited to West Norfolk's distinctive needs.

This section sets the foundation for the service design that follows. It is grounded in place, driven by insight, and aligned with the government's ambition for empowered local leadership, economic growth through devolution and LGR, and bold reform. West Norfolk is ready to take back control, and we are excited for what comes next.

4. Democratic representation & engagement

Our proposal centres on strengthening local democracy through a locally accountable model of democratic representation rooted in the principles our communities have told us matter most. We are excited by the opportunity to lead reform and rebuild trust in politics as a force for good.

We believe that local identity matters. Residents want governance that reflects their towns, villages, and neighbourhoods, not just administrative boundaries. They want clarity and accountability, to know who represents them and how to engage. That's why our model is simple, visible, and responsive.

Full Parishing as a Governance Model

We are proposing full parishing across West Norfolk, building on the strong civic infrastructure already in place. Every part of West Norfolk is currently covered by town or parish councils except for the town of King's Lynn. LGR presents an opportunity to address this democratic deficit. A new Town Council for King's Lynn will ensure residents have direct, place-based representation and will enable the continuation of the historic Mayoralty.

In rural areas, we will explore parish clustering as a key mechanism for innovation in delivery. This approach enables small communities to retain their local identity while working together to pool resources, strengthen representation, and improve administrative resilience. Clustering creates a direct link between councillors, parish and town councils, and the wider unitary structure, ensuring that neighbourhood voices are meaningfully connected to strategic decision-making. By aligning clusters with ward boundaries and councillor roles, the model reinforces accountability, supports coherent local governance, and delivers on our ambition for stronger, more responsive neighbourhood representation.

West Norfolk's approach builds on the strength of its existing parish network, which already plays a central role in local service delivery and community leadership. Rather than introducing new layers of governance, the proposal enhances and completes the current model, offering a more efficient and trusted framework for local decision-making. The benefits of this approach include:

- Strengthening democratic legitimacy through locally elected parish and town councillors
- Avoiding duplication by using established structures with proven community support
- Enabling tailored service delivery that reflects local priorities
- Supporting civic pride and community identity.

The new Town Council for King's Lynn will be established with a clear remit and governance framework, ensuring transparency, accountability, and alignment with strategic goals.

This is a forward-thinking, citizen-focused model. We will test and learn as we go, detailing our approach to neighbourhood engagement in the autumn through extensive community engagement and embedding it as part of implementation.

Community Engagement and Empowerment

West Norfolk's model is designed to empower communities through structures they already trust. Parish and Town Councils will continue to lead local engagement, supported by the unitary authority where appropriate. This includes:

- Local consultation on the formation and remit of the King's Lynn Town Council
- Mechanisms for residents to influence service design and investment
- Support for inclusive participation and civic renewal
- Alignment with wider strategic priorities and delivery plans

Councillor Numbers and Representation

We are proposing a councillor model that delivers both efficiency and effectiveness, ensuring West Norfolk has the right number of elected representatives to run the new unitary across governance, accountability, and representation.

Currently, Norfolk has 399 councillors across its two-tier system. Our proposal streamlines this to 72 councillors for West Norfolk.

Unitary Area	Proposed Number	Likely Average Cllr: Electorate Ratio*	Electorate
West Norfolk	72	1: 3,298	237,434

Table 1: Councillor numbers

This number supports council functions, including Cabinet, scrutiny, and local governance. It provides the capacity needed to represent West Norfolk on external bodies and partnerships, and to maintain strong local links with communities across both urban and rural areas. Councillors will be expected to lead across multiple domains, from decision-making and scrutiny to partnership working and neighbourhood engagement. The model ensures there is sufficient capacity to populate committees, represent diverse geographies, and manage casework effectively, supported by dedicated member development and support functions.

West Norfolk will cover a large geographic area of approximately 1,095 square miles, considerably larger than the two new neighbouring unitaries, and would place it within the top 10 of existing unitaries in terms of size. The population within the West would also be more dispersed than its neighbouring unitaries, with a population density of approximately 275 residents per square mile, lower than the East (378 per square mile) and Greater Norwich (2,576 per square mile). The proposed number of councillors takes account of West Norfolk's large size, and dispersed population, ensuring that residents remain effectively served by their elected representatives within the new unitary.

Interim warding arrangements are being developed in line with LGBCE principles, including electoral equality, community identity, and effective local government. These will deliver single-member wards in West Norfolk and offer a fair and consistent foundation for future governance.

Protecting Ceremonial Status

We are committed to protecting our historic assets and civic traditions, including the mayoralty, regalia, and ceremonial functions, as part of LGR. These are integral to our local identity and democratic heritage.

The government has confirmed its intention to preserve ceremonial responsibilities through reorganisation. However, this commitment must be reflected explicitly in the Structural Changes Order. This is particularly important for King's Lynn which currently holds ceremonial status but is unparished. The establishment of a new Town Council will provide a democratic foundation for continuing the historic Mayoralty, one of the oldest in the country, dating back to at least 1248. Interim arrangements, such as a Charter Trustee Model, may be needed for the Mayoralty if the Town Council is established post-vesting day, and we will work with local leaders to agree these. This is a moment to reaffirm the value of civic leadership and ensure that our communities retain the traditions that connect them to place, history, and public life.

5. New council target operating model

This section sets out the proposed operating model for West Norfolk, setting out how the overall operating model will bring services together to innovate and achieve better outcomes for residents in the West. It also includes summaries of the core aspects of service delivery – further detail on how functions will work can be found in Appendix G.

5.1. Drivers of change

West Norfolk is a large, predominantly rural area characterised by dispersed communities, strong skilled trades and an economy shaped with roots in agriculture and manufacturing but also influenced by seasonal employment and care work.

There is need for accessible, inclusive services with innovative health and wellbeing support, to tackle health outcomes that tend to be poorer than the national average and support a higher-than-average proportion of people living with disabilities.

There is significant opportunity to identify needs earlier and strengthen support systems, reducing levels of isolation and frailty that may be driving residents into the care system. Reforming services will promote healthier and more resilient communities.

Strengthening educational attainment will improve access to stable employment. Whilst unemployment rates are comparatively low across the area, quality employment and social mobility is low. Through leveraging skills and training pathways, more residents could be supported into long-term quality employment.

Recent increases in the use of special school placements, alongside the highest number of exclusions, highlights an opportunity to work more effectively with school partners to become more inclusive and meet a diverse range of needs.

West Norfolk faces distinct housing pressures, particularly around family homes, which make up a quarter of the housing waiting list and a significant level of rough sleeping. There is however strong development capacity, with the wholly owned council companies, West Norfolk Housing Company, West Norfolk Property and Breckland Bridge, all offer effective routes to housing development.

Pressures across the statutory system, led by decisions made by the county, have pushed the areas that sit within what would be West Norfolk close to breaking point. Without reform, the area risks financial challenge, as rising demand for social care will lead to significantly higher costs. The generational opportunity of LGR will provide West Norfolk with the opportunity to address current needs differently and create more resilient, inclusive and sustainable outcomes.

5.2. Overview of the new unitary

West Norfolk is strategically positioned to take advantage of a wide range of opportunities including agri-tech and advanced manufacturing. Local government reorganisation provides opportunities for greater connectivity, and a reshaping of service delivery to better meet the needs of dispersed communities.

Delivery will be tailored to meet the West's unique geography and needs – rather than being absorbed into a large authority where its complexity will get lost in the scale of organisation, and outcomes will continue to not be as good as they could be. Due to reduced spend on prevention at a county level, districts have already been stepping in to fund services that support the needs of residents – providing a robust basis for future service development.

Parts of West Norfolk are already undertaking a Marmot Place Programme with the aim of tackling health inequalities within its communities, embedding the policy objectives outlined below to improve the conditions of everyday life and reduce socioeconomic inequalities. LGR represents an opportunity to scale this, alongside programmes like Breckland District's "Inspiring Communities" work.

Marmot Principles

- 01** Give every child the best start in life
- 02** Enable all children, young people and adults to maximise their capabilities and have control over their lives
- 03** Create fair employment and good work for all
- 04** Ensure a healthy standard of living for all
- 05** Create and develop healthy and sustainable places and communities
- 06** Strengthen the role and impact of ill health prevention
- 07** Tackle racism, discrimination and their outcomes
- 08** Pursue environmental sustainability and health equity together

Figure 2: Marmot principles

Being a Marmot place will fundamentally change lives of residents, preventing homelessness, supporting the needs of families in temporary accommodation, improving outcomes for children and families, and supporting people into sustained employment.

Bringing together social care, education and public health functions, alongside effective housing services and experience of place-shaping, will lay the basis for public service reform and will enable West Norfolk to achieve their Marmot Place ambitions across the geography to achieve healthier, longer lives for all.

5.2.1. The target operating model

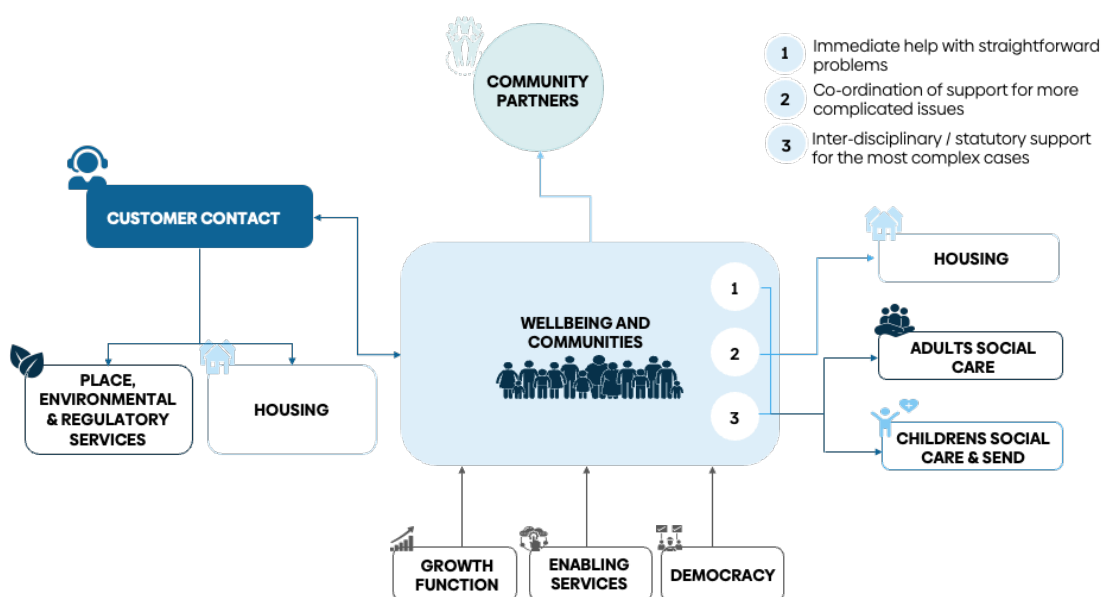


Figure 3: The Target Operating Model

Our vision for public service reform is one that breaks down county-led siloed ways of working, shaping an organisation around the needs of residents, rather than expecting residents to navigate around tiers of government. It is one where each authority can play a greater role in delivering growth that focus on those that need it most, leveraging existing collaboration and partnerships, whilst ensuring broader commercial benefits across the region. It enables fundamental redesign of services that focuses on the root causes of demand, rather than treating a need when it arises, informed by marrying predictive analytics and person-centred approaches to delivery. Finally, it builds trust through utilising community networks that residents recognise and enables each authority to deliver on their ambitions.

To this end, the operating models we are proposing for the three unitaries are structurally similar, rooted in the same design principles. However, their successful implementation is reliant on an approach that deeply understands local needs and is tailored to the specific realities of each of area.

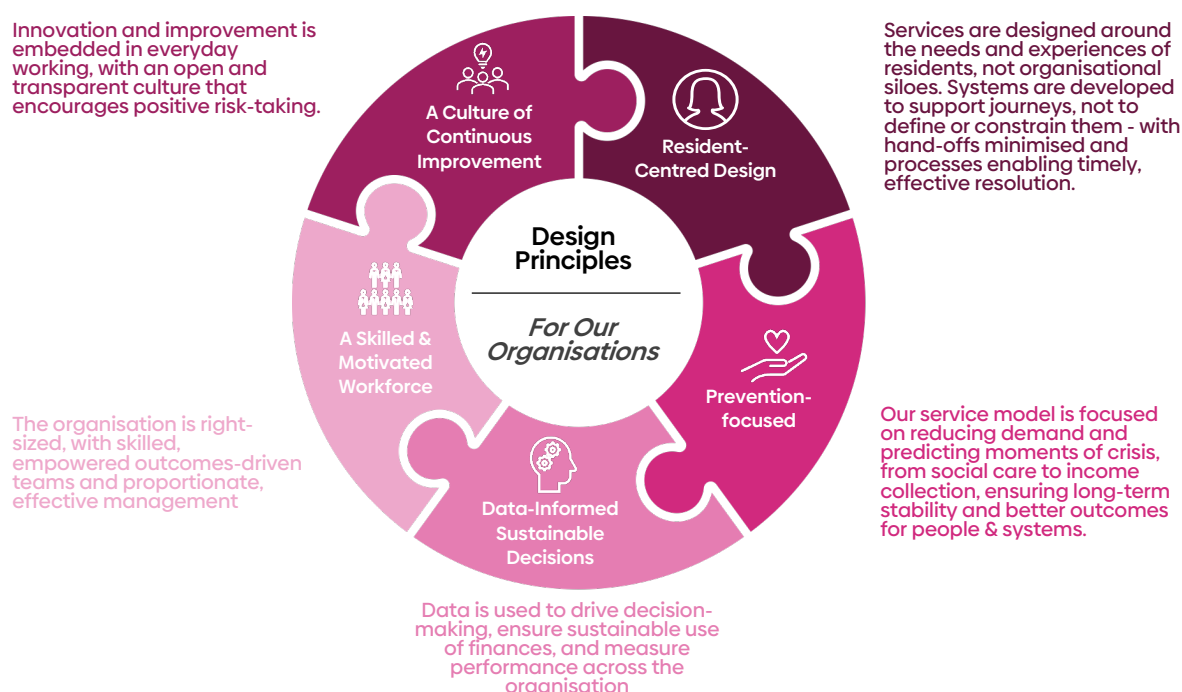


Figure 4: Design principles

Full design principles can be found in Appendix J.

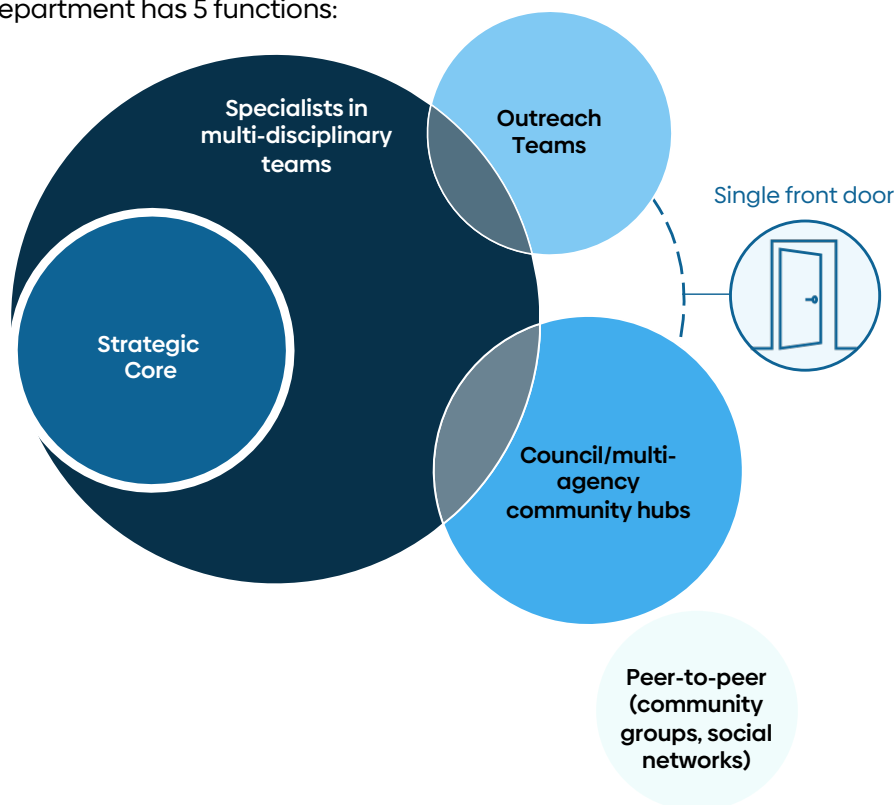
5.2.2. Wellbeing & communities

The early intervention and prevention-led model across Norfolk, delivered through three unitaries with a dedicated department in each called Wellbeing & Communities, creates the conditions to fundamentally reshape how residents are supported. In West Norfolk, this means housing, social care, public health, employment, and VCSE partners working together through hubs in places like King's Lynn, Dereham, Attleborough, Downham Market, Watton, Swaffham and Thetford. Mobile outreach teams extend this support into rural villages and coastal settlements, tackling dispersed geographies and ensuring a clear “no wrong door” offer that makes coordinated help available in familiar local settings. Through this model of provision, we plan to increase the amount of “in person” presence available across West Norfolk, minimising the amount of distance residents will have to travel to interact with Council services.

Support is tailored to the area’s unique pressures, including an ageing population, inequitable health outcomes, and long distances from acute health services. By placing “ageing well” at its heart, Wellbeing & Communities ensures older residents receive proactive support to stay safe, healthy, and connected. Services are relational and holistic, recognising the full picture of housing, health, work, and family life. Multidisciplinary teams coordinate responses so residents only tell their story once, with case leadership shifting as needs change.

West Norfolk Wellbeing & Communities Department

Operationally, this early intervention and prevention-focused department has 5 functions:



Strategic Core: Sets strategic direction and ensures the unitary is outcomes focused, prevention led, guided by evidence, effective commissioning, and strong partnerships. Uses data, housing demand forecasts, and health intelligence to spot emerging risks, target investment, and coordinate efforts across the unitary, while tailoring commissioning to the needs of rural villages, market towns, and coastal communities.

Specialists in multi-disciplinary teams: Provide targeted expertise in health, housing adaptations, falls prevention, safeguarding, domestic abuse, community safety, and complex case management for older adults. Work alongside universal and community-based staff to ensure timely and appropriate interventions, often acting as case coordinators for those at risk of crisis or loss of independence.

Outreach Teams: Bring early intervention directly to those with limited access, especially in rural and coastal areas. Provide home visits, wellbeing checks, installation of safety equipment, and proactive outreach in village venues, identifying hidden needs and addressing them before they escalate.

Single front door: A unified access point by phone, online, or email for self referral, referral by partners, or resulting from proactive outreach. Handles routine queries, provides low complexity information, assistance, and guidance, and connects residents to the right support or partner. Staff are trained to identify early signs of decline in independence and to connect residents to targeted services.

Council/multi-agency hubs: Accessible local service points in towns such as King's Lynn, Downham Market, and Thetford, co-locating housing, health, employment, and VCSE services. Offer in person support such as health and wellbeing activities, advice drop ins, digital skills training, and targeted programmes to combat isolation, delivered by trusted local staff and partners.

Figure 5: West Norfolk Wellbeing & Communities department

The Wellbeing & Communities department will operate through five core functions, combining data, people, and services around residents. Predictive analytics will identify individuals and communities at risk 12 to 18 months ahead, enabling timely action such as wellbeing checks for isolated older people, home adaptations to prevent falls, fuel poverty advice, or employment support for those between seasonal jobs.

For staff and partners, the model means flexible, multi-agency working with shared data, stronger local intelligence, and less duplication. For residents, it means earlier, connected support that promotes independence, reduces isolation, and improves wellbeing. Over time, this will lessen demand for costly statutory interventions, delivering better outcomes for residents and a more sustainable system in West Norfolk.

Building on Success: The LINK Support Hub

The LINK is an integrated early help support hub based in Dereham. Established through collaboration between Breckland District Council and partners to simplify access to vital services for residents. A one-stop shop, The Link ensures that residents can receive mental health, employment, community and debt advice without having to repeat their story multiple times. This collaborative approach streamlines pathways for residents, helping them navigate complex needs more effectively.

In practice, this will look and feel like:

Resident Journey | *Wellbeing & Communities in action in West Norfolk*

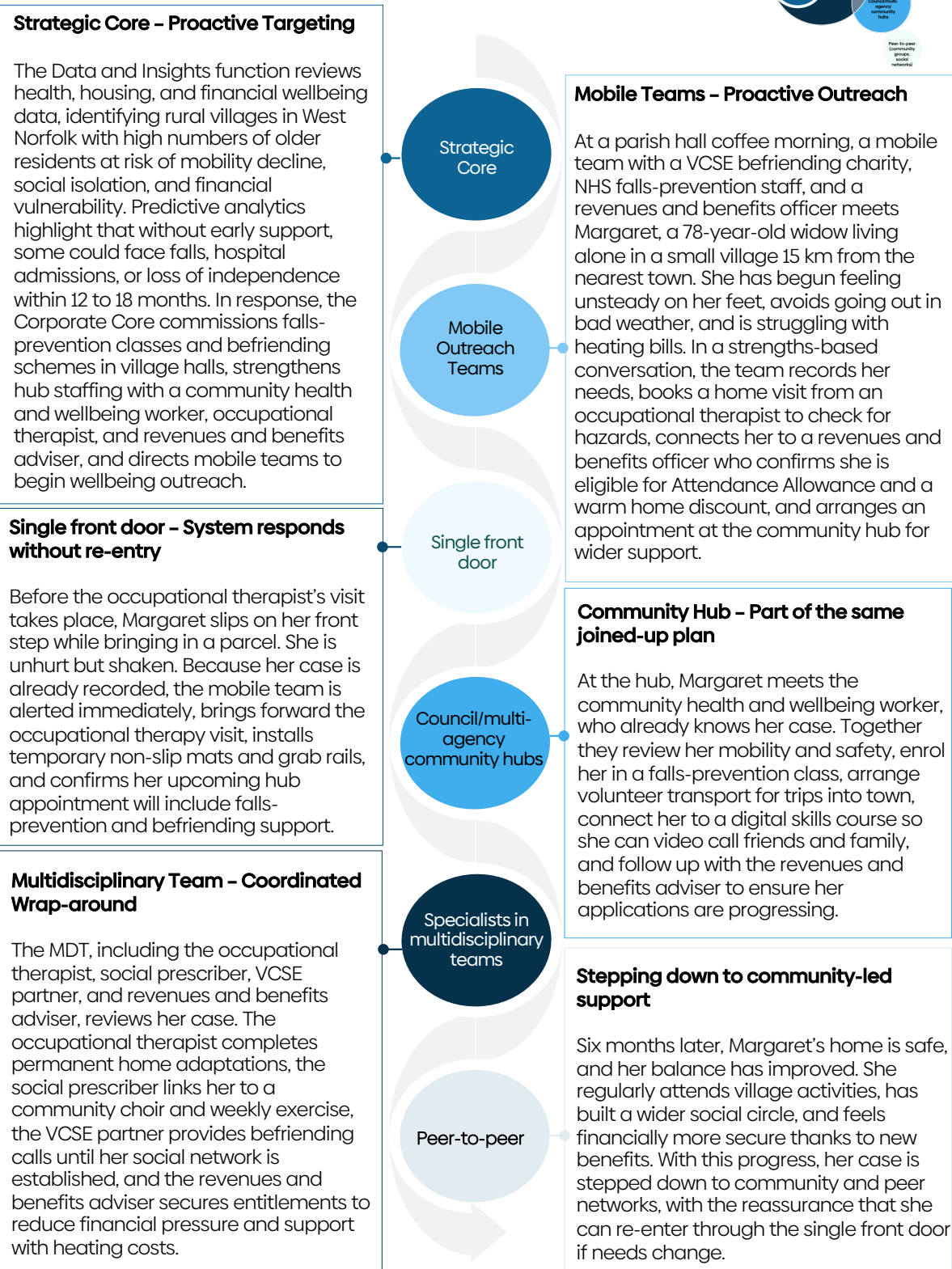


Figure 6: Example West Norfolk Wellbeing & Communities Department pathway

5.2.3. Housing and homelessness

West Norfolk would integrate housing and homelessness teams, commissioned prevention services, and housing management into a prevention-focused model as part of the Wellbeing & Communities department. This will:

- Ensure homelessness services are integrated, with a strengthened focus on prevention and multi-disciplinary working.
- Operate a single choice-based lettings policy suited to West Norfolk's mixed rural, market town, and coastal needs.
- Target development toward one and three bed homes to address identified shortages across the area.

A West Norfolk unitary will offer tailored, place-based delivery not a larger, 'one size fits all' model. Rural and coastal housing pressures differ sharply from those in urban Greater Norwich or coastal East Norfolk; this model preserves strong local partnerships, scales proven prevention work, and focuses investment where it delivers most impact. Strategic collaboration across the three unitaries would retain shared expertise and economies of scale, while giving West Norfolk the autonomy to respond quickly to its unique housing challenges.

Building on Success: SHPS West Norfolk

The Sustainable Housing Pathway Service (SHPS) saved £2.1m across Norfolk in its first year and has continued to deliver strong results in West Norfolk. Success has come from a tailored person-centred approach, building trust with private landlords, supporting people to sustain tenancies, and working in close partnership with the borough council and local agencies. In a new West Norfolk unitary, this kind of service could be tied directly into the wider Early Intervention & Prevention approach, with stronger links to housing and support teams. The funding was cut by the county, despite its delivery of savings, and continued by the districts, indicating that smaller unitaries can understand the impact of services more than a one size fits all approach from a single large authority.

Shadow authorities will consider future opportunities associated with Breckland Bridge, West Norfolk Housing Company and West Norfolk Property to unlock development across the area.

5.2.4. Adult social care

Given the pressures in West Norfolk from an ageing population, a sovereign Adults Social Care department will provide the decision-making responsibilities to facilitate better

management of demand, increased control over costs, and strengthen market sustainability.

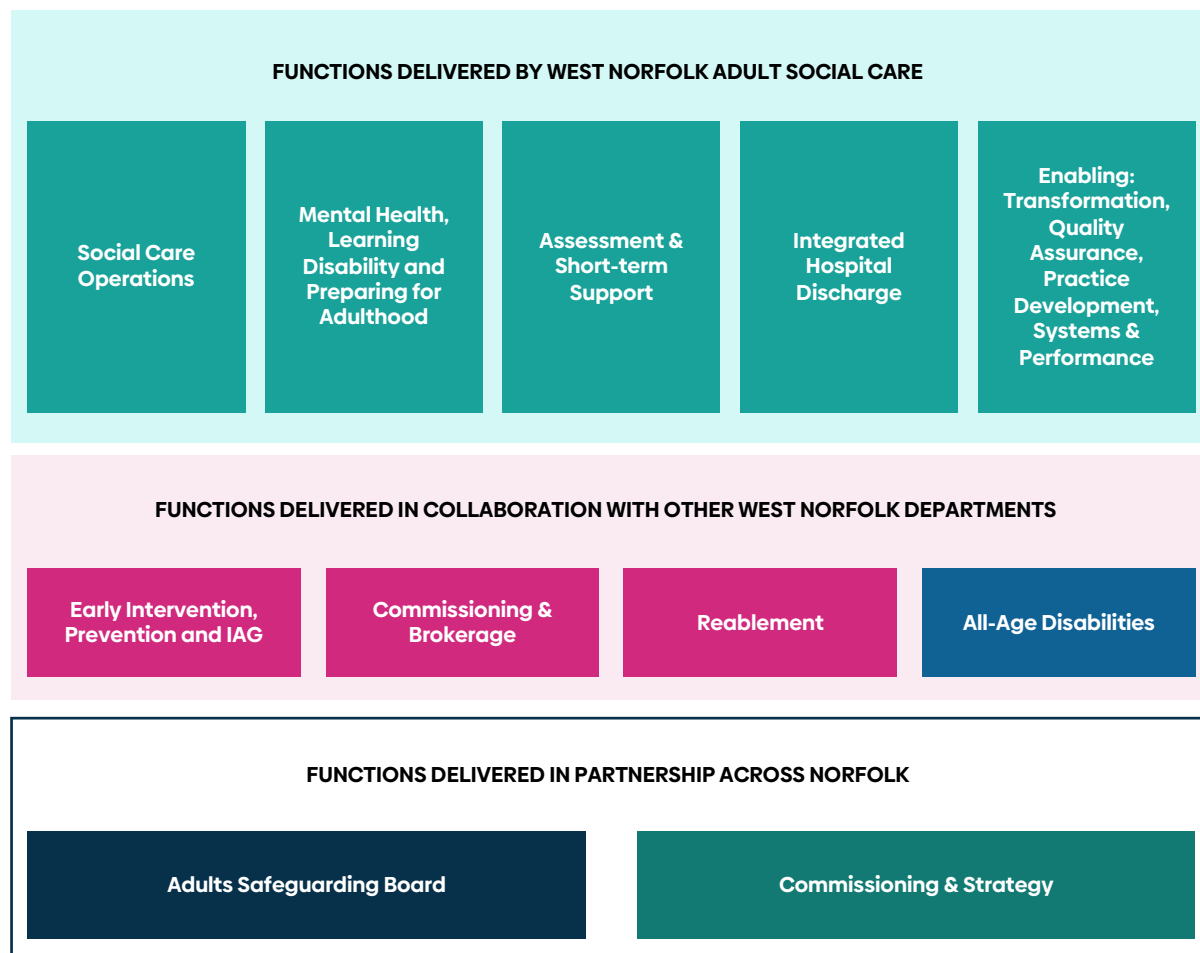


Figure 7: Functional model of Adult Social Care across the unitary

The Wellbeing & Communities offer will provide a community-rooted, prevention-first approach that targets support early, before crisis and statutory intervention enabling people to remain at home and out of nursing and residential care. For this to be effective West Norfolk will implement a person-centred, strength-based approach which builds upon their assets e.g. family and friends networks and what is available in the local community. The new model will have a greater focus on learning disability through the All-Age Disabilities team which will provide smooth transitions, improve independence, and integrate housing, skills, and employment support. Given West Norfolk covers a large geographical area with a mix of communities and many rural areas, several smaller localised multi-agency care networks will be established to serve this area, giving West Norfolk greater flexibility to tailor care delivery locally. Collaboration will remain with East Norfolk and Greater Norwich to commission services that require cross-boundary collaboration.

A unitarized approach will align to the NHS defined West Place Board which is key to having a strengthening a joint approach to meeting local needs and will give West Norfolk a prominent voice for residents in the decision-making around future joint priorities.

Building on Success: Care & Repair in KLWN and Breckland

The districts have a well-established Care & Repair service which promotes independence through adaptations, repairs and equipment within the homes of residents. Close working with Norfolk & Waveney ICS has also enabled the proactive targeting of residents as they leave hospital to ensure their home remains safe, and to prevent the risk of repeat falls and hospital admission. This is supported by a Handyperson service that, in addition to small repairs, can install aids to support residents that have a wide range of care and support needs to remain safely at home.

Existing county wide partnerships where there is a strong case for continuing (e.g. the Norfolk Adults Safeguarding Board) will be retained to bring together statutory and non-statutory organisations and support these through their connection to more localised service delivery model. Working closely with health and the Queen Elizabeth, Norwich & Norwich, and West Suffolk Hospitals, will be key to providing coordinated support in both primary care in communities and hospital discharge. West Norfolk has committed to becoming a Marmot Place to create a healthier and fairer environment for everyone, particularly those facing the greatest disadvantages which this model is best placed to help achieve through a stronger partnership with Health.

This model restores the primacy of place, delivering person-centred, sustainable Adult Social Care through an ambition to make the population healthier and thereby deliver savings which is tailored to West Norfolk.

5.2.5.Children's social care

West Norfolk has committed to become a Marmot Place, working in collaboration with county Public Health and the Integrated Care Board to tackle health inequalities, and ensure every child has the best start in life. The new model builds on that ambition, embedding support in communities and integrated service delivery between Children's Social Care, Public Health, Housing and other partners through integrated service design rather than ad hoc partnership. Services will focus on keeping families stable and

children safe within their communities wherever possible, decisions that will wholly rest with West Norfolk as part of their own sovereign service.

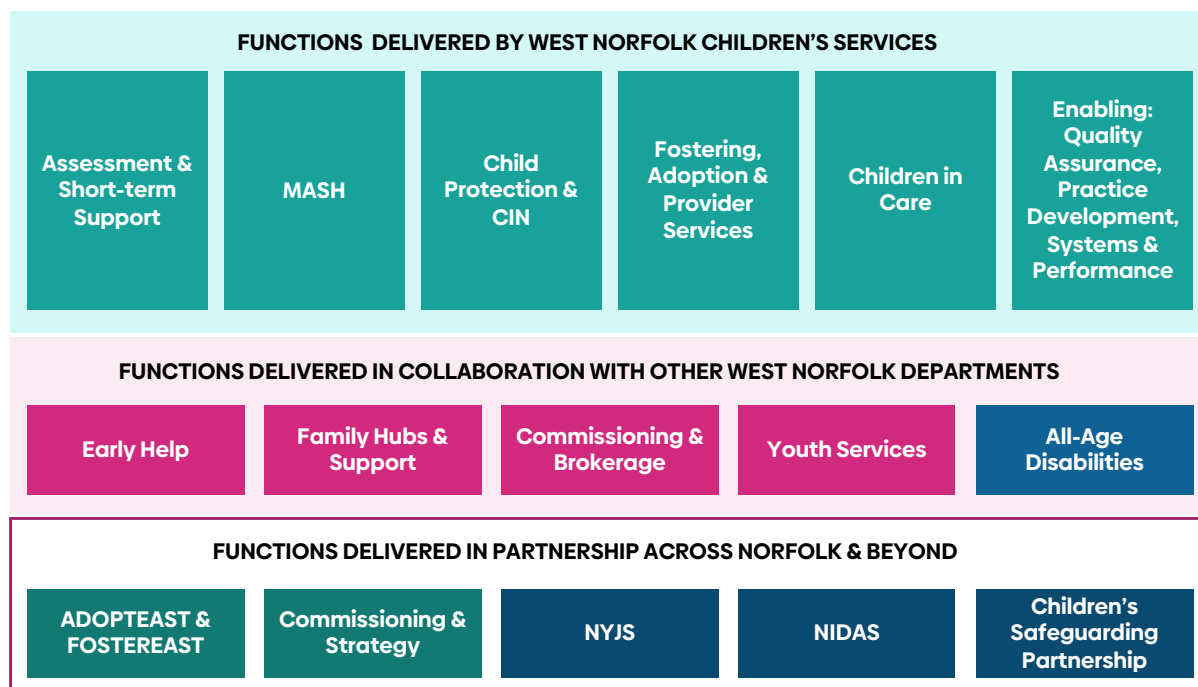


Figure 8: Functional model of Children's Social Care across the unitary

Where children do require support from the council, West Norfolk will be an ambitious corporate parent for the children they care for. This includes ensuring that young people experience permanence within their placements, and that through a strong care leaver offer that they are connected to stable employment opportunities and secure housing as they move-on from being directly supported by the care system. West Norfolk will also invest in the further development of in-house provision for their children, including residential care homes and semi-independent housing, to ensure local assets – avoiding young people travelling outside of West Norfolk access the support they need.

Collaboration across the county is an intrinsic part of our proposal via joint commissioning, market shaping and safeguarding partnerships whilst resources will be allocated and delivered by each unitary, informed by local conditions and needs. This will include cross-county work to recruit foster carers, whilst also exploring the challenges that may be unique to West Norfolk to ensure retention of those recruited and stability of placements for children and young people. Similarly, there is an opportunity for West Norfolk to build capacity in its local market, specifically designing services that consider the experience of children & and young people growing up in rural

areas, embedding effective outreach to families informed by proactive data approaches and enabled by technology where this appropriate.

Building on Success: Inspiring Communities in Breckland

An award-winning programme that brings together the local authority, health and the community sector to tackle health inequalities, domestic abuse and poor mental health, Inspiring Communities is estimated to have saved the local health system £1.8m. It has supported over 3,500 residents and has provided additional capacity to the community sector to deliver this work. Breckland have recently secured a further £1.2m in funding to further expand the programme and continue to improve local

By embedding the Marmot Place approach, strengthening early intervention and foster care capacity, West Norfolk can create a sustainable, community-rooted model that address health inequalities and secures long-term outcomes for children and families.

5.2.6. Education & SEND

West Norfolk can design an education model rooted in local delivery, strengthening relationships with schools and tailoring services to the area's unique geography and population. Early Intervention & Prevention will be central, with Teams Around Schools of multi-disciplinary teams working together to support inclusion, prevent placement breakdown and avoid exclusions given West's comparatively high number of young people leaving the classroom.

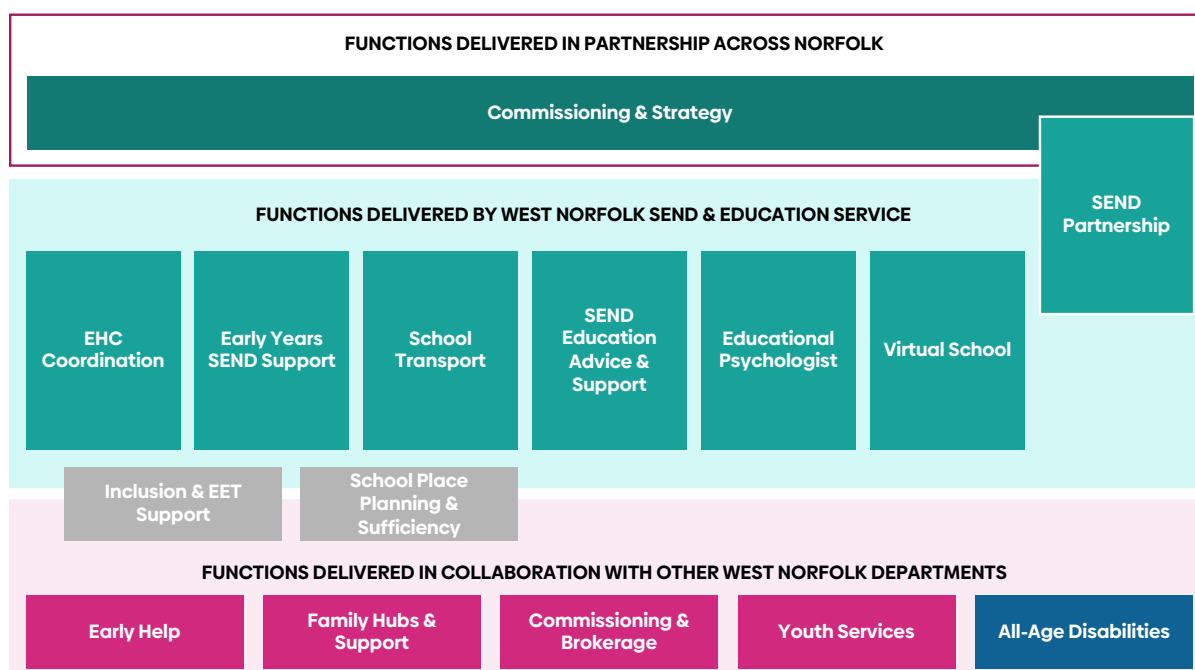


Figure 9: Functional model of Education & SEND across the unitary

SEND case workers will be viewed as trusted professionals, building strong family relationships and ensuring timely Education Health and Care Plan (EHCP) processes. They will also play a key role in considered school transport decisions, given West Norfolk's comparative rurality, ensuring young people are enabled to access public transport wherever possible enabling them to live independent adult lives.

Closer links between education and planning will help proactively manage demographic shifts. West Norfolk will also This includes close working with education partners to mitigate of the migration of the younger population, and ensuring young people will be connected to secure employment in growth industries such as advanced manufacturing.

Building on Success: Supporting young people into employment in KLWN and Breckland

The BOOST programme has been running in West Norfolk since 2022, providing targeted support to 18-30 year-olds who are unemployed or not in education, delivered in partnership between the county council, KLWN and Breckland. This has supported over 800 young people to date, connecting them with skills training and into apprenticeships and permanent employment. The programme has expanded as a result of KLWN investing funding from the UKSPF to enable the offer to continue to provide connect young people to roles in the area.

By strengthening inclusion, developing local provision and embedding early intervention, West Norfolk can mitigate pressures on the High Needs Block, avoid costly out-of-area placements and deliver a more sustainable and family focused SEND system.

5.2.7. Environmental & regulatory services

As a unitary, West Norfolk is best placed to serve its rural geography, taking a tailored approach to addressing local challenges and fostering sustainable development.

The delivery model represents a pragmatic, interim state that factors in contractual constraints but enables a placemaking⁸ approach, whilst allowing West Norfolk to invest time in developing and implementing new models in the longer-term.



Figure 10: Place Services

The model brings together all the services that can make a major contribution to create vibrant, healthy, and meaningful places that enhance people's well-being and connection to their community. For example, poor public transport acts as a constraint

⁸ Placemaking is the process of shaping public spaces and communities. It is a multifaceted approach involving collaboration and design to create spaces that foster a deeper connection between people and their environment, leading to spaces that people want to visit, live in, and care for.

to growth in the rural dispersed geography of West Norfolk. As a unitary, West Norfolk will be able to develop initiatives that overcome this barrier by leveraging its services and budgets relating to highways and transport (in partnership with any future Mayoral Combined Authority).

Many services such as Planning and Economic Growth will be in-house functions. However, several services are already delivered via long-term contractual arrangements. This includes Waste Collection & Disposal and Highways. West Norfolk will continue to deliver Parking services on behalf of the wider county building on the successful partnership it has led in this area.

West Norfolk will draw upon the existing, successful pan-Norfolk partnerships to deliver recycling and waste transfer stations (via the joint venture Norfolk Environmental Waste Services) and shared parking services.

Place will have the ability to strategically plan and implement transformational change across all its placemaking services. This will take time to properly plan and execute, which works well with some of the long-term contractual commitments that it will inherit.

Adopting this Place model means environmental and other services or initiatives (such as economic development, planning, etc.) collaborate closely on specific areas to coordinate service delivery to shape the area. This will enable West Norfolk to develop a tailored and joined up approach to making the neighbourhoods and wider area excellent places for residents, communities and visitors to thrive, addressing challenges such as poor public transport connections.

5.2.8. Growth

West Norfolk will need to deliver tailored support for resilient agri-food and advanced manufacturing sectors, as well as growing the tourism economy around the coast. It will also need to leverage its role as Norfolk's 'gateway' to the rest of the county.

Any ecosystem of support to help grow the local (and regional) economy will need to span all future levels of government. This includes local initiatives (such as Business Improvement Districts, town centre regeneration schemes, growth programmes and skills support), services delivered by the unitaries, regional programmes likely be

delivered by a Mayoral Combined Authority) and national partnerships (such as InnovateUK).

West Norfolk would also need to work closely with these services and partners to remove barriers and create an environment that fosters growth. This will be enabled through better use of data and having a shared picture of local businesses that the council engages with (e.g. shared Customer Relationship Management).

West Norfolk would complement the MCA with an appropriately scaled tailored approach, responsive to local needs and alive to local opportunities. For example, through delivery of initiatives to help improve public transport links, access to education and employment opportunities and foster the large network of small and micro-businesses to increase jobs. West Norfolk would also work closely with West Norfolk Property Limited and West Norfolk Housing Company Limited to address affordable housing shortages and increase commercial office space for businesses.

In the longer term, once any regional combined authority is established, West Norfolk will want to explore the opportunities to work closely in partnership and pool resources to deliver regional inclusive growth for Norfolk and Suffolk. However, this would be after vesting day and once any combined authority was agreed.

This model will set West Norfolk up to deliver tailored economic support to its area and address challenges such as increasing the supply of spaces for small businesses and connecting residents to skills and job opportunities, whilst collaborating with other unitaries and the mayoral combined authority to boost growth in the wider region.

5.2.9. Enabling services

West Norfolk will have a core of enabling services that are set up to provide the right support to the wider organisation. These enabling Services are either centralised (e.g. Human Resources & Organisational Development, Finance) or adopt a hub and spoke model (Transformation & Portfolio Management Office, Data & Insight⁹) as a means of keeping control of enabling support and maintaining a resilient, flexible resource whilst also fostering a community of practice and common standards across the organisation.

⁹ A function separate to the team in Healthy & Thriving but the two would work together.

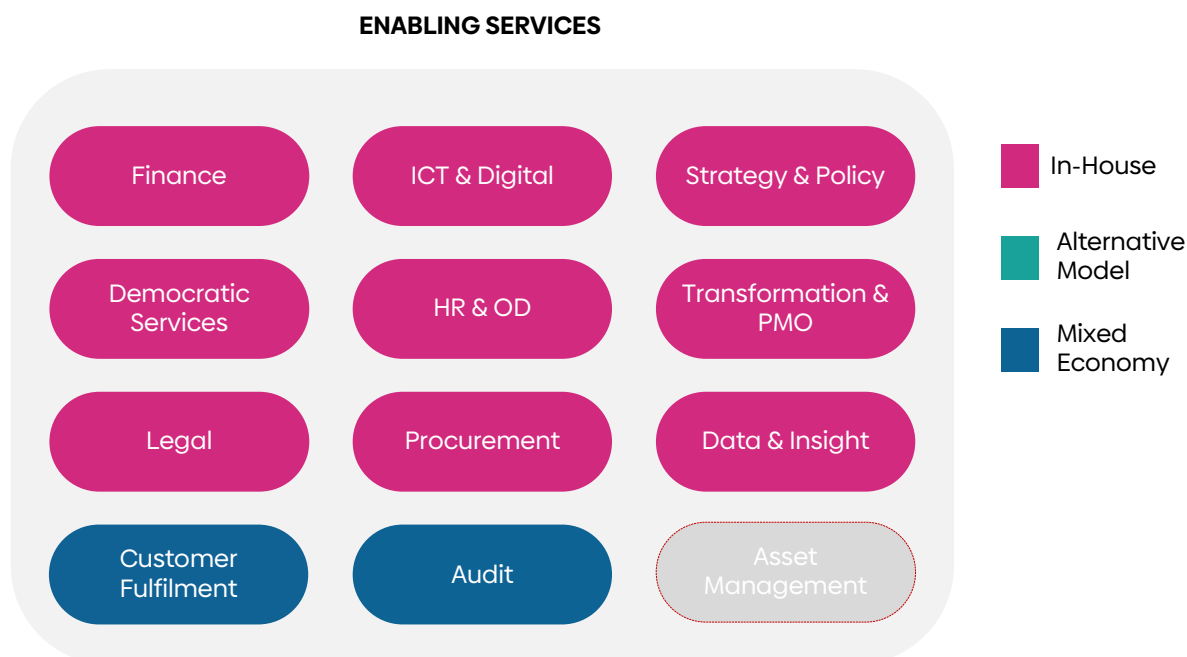


Figure 11: Enabling Services

Wherever possible and appropriate enabling services are delivered in-house as standalone functions to maximise control and flexibility to evolve as the council's needs change over time, except for Audit where there is a successful partnership across Norfolk to deliver a shared service.

Although there are opportunities to realise efficiencies from moving to a single unitary, it is important to make sure enabling services retain the capacity to support the new council in delivering an ambitious transformation programme to realise the wider benefits for residents and communities.

Enabling services will be set up to support the unique requirements of West Norfolk. For example, Asset Management will include specific capability to support management of a large portfolio of commercial assets.

There are further longer-term opportunities for West Norfolk to collaborate with the two other Norfolk unitaries, where it makes sense to pool resources, they share the same needs and can benefit from economies of scale or increased purchasing power.

The enabling services model will set up West Norfolk in the best possible position to deliver high quality services whilst also driving transformation and public sector reform

that will improve outcomes for residents and communities whilst helping to close the budget gap.

6. Financial resilience

The proposed West Norfolk unitary would combine Breckland, King's Lynn & West Norfolk, and a small part of South Norfolk (around 5% of the population) into a single authority. Together, this creates an authority serving 301,712 residents – placing it in the middle of the three proposed unitaries by population. With a council tax base of 106,328 in 2025/26, West Norfolk also sits mid-range in terms of its revenue-raising capacity.

West Norfolk is Norfolk's gateway to other counties and the west of England, linking Norfolk to the Midlands, Lincolnshire and Cambridge through key transport corridors, while also acting as a productive heartland in its own right. Its economy combines a resilient agri-food base rooted in the Fens, advanced manufacturing in King's Lynn and one of the region's leading visitor sectors, with market towns such as Downham Market, Hunstanton and Thetford providing important service and employment hubs.

This section focuses on the financial resilience and viability of West Norfolk. It examines expenditure and income patterns, council tax harmonisation options, and balance-sheet strength, before assessing the authority's capacity to manage financial risks, absorb shocks, and sustain long-term service delivery in line with its distinctive economic and demographic profile.

6.1. Baseline financial position

Building on the methodology set out in the main report, we have drawn on the 2025/26 Revenue Account (RA) returns to model the funding and expenditure profile of a prospective West Norfolk unitary authority. This analysis provides the following indicative baseline position:

£m (2025/26)	West Norfolk
Revenue Expenditure	573.36
Revenue Income	(584.05)
Net Position	+10.69

Table 2: Indicative baseline position for Greater Norwich

West Norfolk enters reorganisation in a comparatively favourable financial position, with income forecast to exceed expenditure by £10.69m in 2025/26. This surplus offers more than just resilience: it provides scope to reinvest in services, support residents, and fund

early transformation activity. Starting from position of strength is unusual in local government reorganisation and should be recognised as an advantage, giving West Norfolk greater flexibility to shape its future.

Expenditure Profile

The starting point was the aggregation of the Revenue Account 2025/26 data across all eight existing Norfolk councils. From there, allocations for the largest service blocks – Adults, Children’s, and Education – were derived using demand, capacity, and unit cost data provided by the county at LSOA level. While this dataset was incomplete and inconsistent, it allowed us to map demand patterns against the new West Norfolk boundaries and to allocate expenditure accordingly.

The analysis shows that West Norfolk sits in the middle range of adult social care demand and cost pressures across the three proposed unitaries. It records the highest nursing care demand for both working-age and older adults by originating address, but residential demand is more balanced—lowest for working-age adults, middle for older adults, and 35% of total county demand overall. Domiciliary care demand is similarly mixed, with the lowest share for working-age adults and mid-level for older adults, leaving West Norfolk in an overall middle position.

Unit costs reinforce this picture. West Norfolk records the highest costs for domiciliary care but sits in the middle range for both residential and nursing placements. This combination of moderate demand and mixed unit costs results in the second-highest total adult social care spend across the three areas, with per head spend at £479.53—above Greater Norwich (£421.39) but below East Norfolk (£527.74).

Children’s services present less pressure. West Norfolk records the lowest costs for residential placements and fostering, giving it the lowest overall spend on children’s services of the three unitaries. In education, the area sits in the middle for both the number of school-aged children and pupils with Education, Health and Care Plans (EHCPs), reinforcing its position as a “middle” spender rather than an outlier.

Taken together, these demand and cost patterns mean West Norfolk emerges as the middle authority of the three proposed unitaries. It does not face the extreme demand and high-cost profile of East Norfolk, nor the lighter cost base of Greater Norwich. Instead, it balances between them: higher pressures in adult social care offset by lower children’s services costs, resulting in an overall expenditure profile that is significant but manageable.

Funding Profile

Like all unitary authorities, West Norfolk will rely on a combination of council tax, business rates, commercial property income, central government grants, and locally generated income through fees and charges to fund its services. To establish the likely funding position, we obtained the Revenue Account 2025/26 submissions for all eight existing Norfolk councils. County-level income lines—particularly those relating to Aggregate External Finance (AEF)—were further broken down: demand-led grants such as schools funding and social care allocations were apportioned using the expenditure modelling outlined in the previous section, while more general grants were distributed by population or, where appropriate, deprivation indicators.

Although no longer a dominant source of local government funding, Revenue Support Grant (RSG) remains an important part of the overall settlement and is expected to be influenced by the government's proposed Fair Funding 2.0 reforms. These reforms are intended to better reflect local needs by taking deprivation into account and supporting councils with historically weaker tax bases.

Deprivation in West Norfolk is present but more dispersed than in the other proposed unitaries. King's Lynn and West Norfolk falls into the bottom quartile nationally on average Index of Multiple Deprivation (IMD) rank, placing it among the 25% most deprived local authorities in England, with persistent pockets in the town and along the coast. Breckland fares slightly better, in the bottom 40% of districts, with around one in ten residents living in highly deprived neighbourhoods. Only a small area of South Norfolk falls within the proposed unitary and its relatively low deprivation profile has little bearing on the overall picture.

Overall, just 11% of West Norfolk's LSOAs are classed as highly deprived—the lowest share of the three new authorities, compared with 13% in East Norfolk and 21% in Greater Norwich. Yet because of its size, West Norfolk still contains 25% of Norfolk's deprived neighbourhoods. This mix—significant in absolute terms but less concentrated than elsewhere—helps explain why West Norfolk receives the lowest Revenue Support Grant allocation in our modelling, with more grant directed toward areas of more widespread deprivation.

Under our apportionment method, West Norfolk accounts for around 35% of Norfolk's overall NNDR. District-level income was allocated on a district basis, with Broadland

and South Norfolk split using LSOA data provided by finance officers, and the county share distributed on a population basis following officer discussions. While this highlights West Norfolk's comparatively strong business rates base, the forthcoming reset of the Business Rates Retention system means current allocations are unlikely to provide a reliable guide to future funding, with deprivation expected to play a more prominent role in the formula.

Taken together, West Norfolk's funding and expenditure profile reflects a broadly balanced, middle position. Its adult social care pressures and unit costs place it above Greater Norwich but below East Norfolk, while lower spending on children's services offsets some of this pressure. On the funding side, West's share of business rates sits between East and Greater Norwich, and its lower levels of deprivation mean it attracts less central government grant. The overall effect is a stable financial platform—neither stretched by extreme demand nor heavily reliant on external support—providing a solid foundation for reorganisation.

Core Spending Power

Core Spending Power (CSP) provides the clearest measure of the resources available to local authorities to deliver services. It combines income from the Settlement Funding Assessment, council tax, and central government grants, as set out in the Local Government Finance Settlement.

West Norfolk records a mid-range Core Spending Power (CSP) position compared to the three proposed unitaries. Its relatively low Revenue Support Grant allocation, reflecting less concentrated deprivation, is offset by the highest share of business rates income and a stable council tax base. This mix places it above Greater Norwich, where weaker tax bases constrain resources, but below East Norfolk, which benefits from higher overall grant funding. The result is that West Norfolk sits in the middle of the three authorities on CSP, with a balanced but reform-sensitive funding profile.

6.2. Council tax harmonisation

Council tax harmonisation presents a particularly complex picture in West Norfolk. In 2025/26, Breckland records the lowest Band D anywhere in Norfolk at £118.53, with a tax base of 47,690. King's Lynn and West Norfolk sits higher at £152.87 with the largest base of 56,676, while South Norfolk stands out with both the highest Band D in the unitary at £175.14 and a substantial tax base of 54,097.

2025/26		
Local Authority	Band D	Tax Base
King's Lynn and West Norfolk	152.87	56,676
South Norfolk	175.00	54,097
Breckland	118.53	47,690
Norfolk County Council	1,755.63	324,009

Table 3: West Norfolk district councils Band D and Tax Base 2025/26

The council tax profile in West Norfolk reflects a mix of very low charges in Breckland, mid-range levels in King's Lynn, and significantly higher rates in South Norfolk. This uneven landscape creates both complexity and opportunity for harmonisation. With strong bases in King's Lynn and South Norfolk, West Norfolk benefits from solid revenue-raising capacity, but the drag of Breckland's low Band D level tempers the overall average. Taken together, West Norfolk starts with a balanced but uneven position, making harmonisation choices especially important for its long-term financial trajectory.

Our harmonisation modelling explored five different approaches to aligning council tax rates across the new unitary over a ten-year horizon (2025/26 to 2035/36). The results show that outcomes vary significantly depending on the chosen methodology.

Importantly, this analysis does not make a recommendation. The five scenarios presented are intended to illustrate a range of legally compliant options and their potential fiscal impact. It will be for each shadow authority, once established, to determine its preferred approach to harmonisation based on its local context, policy priorities, and political judgement.

Results for West Norfolk:

Scenario	Net Revenue Gain Compared to Baseline (£m)
Low to Max	-59.22
High to Min	-121.17
Weighted Average (Day 1)	-100.41
Weighted Average + 5% (Day 1)	13.16
Fastest Harmonisation (5% Cap)	-9.16

Table 4: West Norfolk Council Tax Harmonisation Results

West Norfolk's fiscal outlook is highly dependent on the chosen harmonisation approach. High to Min is the most damaging, while Weighted Average +5% delivers the strongest outcome. Losses are steep across most scenarios but generally less severe than in East Norfolk, with West seeing the lowest reduction under the 5% predecessor cap. Breckland's very low Band D continues to weigh on revenues, though volatility is more evident in East.

To illustrate what each scenario would mean for residents, we modelled the change in Band D charges under each scenario. These can be found in Appendix C.

Conclusion

West Norfolk starts from an uneven position, with Breckland's very low Band D continuing to weigh heavily on revenues despite stronger bases in King's Lynn and South Norfolk. The modelling shows that most harmonisation scenarios result in revenue losses compared with the baseline, with *High to Min* proving the most damaging. Only *Weighted Average +5%* scenario deliver gains, though this comes with steeper household increases. Compared with East Norfolk, the outcomes are less volatile but still constrained, underlining that West Norfolk's fiscal future will depend on carefully balancing revenue stability with the distributional impacts on residents across very different starting points.

6.3. Transition and reform

For West Norfolk, unitary status offers the chance to build on a position of relative financial strength, beginning with a structural surplus on expenditure and funding. The focus is therefore less about immediate survival and more about how the new authority can consolidate this position through transformation. The prize is to embed a model of growth and prevention, where public service reform is at the heart of financial sustainability.

By reducing duplication, streamlining governance, and aligning housing, health, and community services with adult social care and public health, West can create an organisation designed to manage demand differently. Earlier, more integrated interventions in rural, coastal, and market town communities have the potential not just to generate savings, but to shift resources towards prevention and resilience. In this way, the costs of transition can be turned into an investment in a more efficient and sustainable authority.

Year	Financial Year	One-Off Costs	Recurring Costs	Recurring Savings	Net Impact	Cumulative Net Impact
-	2026/27–2027/28	-11	-0	0	-11	-11
1	2028/29	-6	-2	5	-3	-15
2	2029/30	-9	-2	10	-1	-15
3	2030/31	-4	-2	14	8	-8
4	2031/32	-1	-2	16	13	5
5	2032/33	0	-2	17	15	20
6	2033/34	0	-2	18	15	35
7	2034/35	0	-2	18	15	50
8	2035/36	0	-2	18	15	66

Table 5: Eight Year Profile of Savings and Costs of Transition (figures in £millions).

Transition Costs & Savings

West Norfolk faces around £27m in one-off transition costs across the pre-vesting period and early years of operation, covering shadow authority set-up, ICT migration, and workforce restructuring. Alongside these, permanent recurring costs of £2m per year arise from the disaggregation of county-wide services.

As with other options, the modelling assumes that these transition costs will be funded locally through reserves and realisable assets, avoiding dependence on central government support. While West Norfolk has sufficient capacity to meet these costs internally, careful judgement will be needed where assets also generate ongoing revenue. Costs will be funded by all councils including the County Council.

Savings build steadily over the first three years. In Year 1 (2028/29), efficiencies of £5m are delivered, leaving a net in-year deficit of around £3m. By Year 2 (2029/30), savings rise to £10m, bringing the gap close to balance. In Year 3 (2030/31), structural savings reach £14m, producing a net annual surplus of £8m.

The payback point is achieved in Year 4 (2031/32), when cumulative benefits outweigh upfront investment, generating an annual surplus of £13m and moving the cumulative position into the black at around £5m. From that point forward, recurring annual surpluses of £15m are embedded. By Year 8 (2035/36), the cumulative net benefit reaches approximately £66m.

These efficiencies are driven by workforce consolidation, ICT and systems integration, and prevention-led service redesign. While the disaggregation costs remain a fixed burden, they are modest compared with the scale of recurring savings.

Strategic Conclusion

Costs	
Total one-off investment	£31m
Recurring additional costs	£2m
Benefits	
Total recurring savings	£18m (by 33/34)
Cumulative savings (over 8 year period)	£66m
Net position	
Net financial impact	£66m
Break-even point	Year 4 (31/32)

Table 6: Summary of the financial implications for unitarisation and public sector reform of the proposal

For West Norfolk, the transition requires two years of initial deficits before the benefits of reform are fully realised. Thereafter, the model generates strong recurring surpluses, delivering a cumulative net gain of around £66m by Year 8. The authority's resilience comes both from the scale of savings achieved and from its ability to fund transition costs locally without reliance on central government. This positions West Norfolk to consolidate efficiencies, strengthen its fiscal base, and embed prevention-led services capable of meeting long-term demand pressures.

6.4. The balance sheet

A local authority's balance sheet is a critical measure of its overall financial health and resilience. A strong balance sheet provides stability, enabling councils to invest in infrastructure, manage risk, and respond to shocks without jeopardising service delivery. Conversely, a weak or overextended balance sheet can leave authorities vulnerable, forcing difficult choices about borrowing, asset sales, or service reductions.

In the context of local government reorganisation, balance sheets take on added significance. The process of balance sheet disaggregation – that is, unpicking the existing county and district-level assets, liabilities, and reserves and reallocating them to the new unitary bodies – will shape the starting financial position of each authority. Decisions about how debt, pension liabilities, cash reserves, and fixed assets are split will directly affect each unitary's capacity to invest, its exposure to risk, and the sustainability of its financial strategy.

While our intention was to build a robust and detailed understanding of the balance sheet position for each of the proposed unitary authorities, we were not able to do so in

practice. The County Council did not provide the necessary data on assets, liabilities, and reserves, despite repeated requests. Without this information, it was not possible to model balance sheet disaggregation at the level of rigour we had originally planned.

In the absence of a full dataset, we adopted a pragmatic approach by applying population-based splits to approximate the distribution of county-level balance sheet items across the proposed unitaries. While this method offers a broad indication of scale, it does not capture the geographic variation in asset holdings, service liabilities, or borrowing commitments that would ultimately influence the financial resilience of each new authority.

This limitation should therefore be borne in mind when interpreting the results: the figures presented provide a high-level view rather than a definitive statement of the future balance sheet positions.

West Norfolk Indicative Position (2028/29)

(£000s)	Amount
General Fund Unearmarked Reserves	15,714
General Fund Earmarked Reserves	85,333
Long-Term Borrowing	379,890
Short-Term Borrowing	10,694
Non-Current Assets	1,049,492

Table 7: West Norfolk Indicative Position (2028/29)

To aid understanding of the balance sheet position, we have devised five key financial performance indicators tailored to a local authority context. These indicators move beyond the headline numbers to present a richer picture of financial resilience and sustainability. Each indicator is supported by a RAG rating framework, with thresholds informed by literature reviews and recognised best practice. Sources are cited under each indicator. To ensure comparability, the figures used throughout are based on the 2028/29 financial year.

Indicator: Unearmarked Reserves as % of Net Revenue Expenditure

- **What it is:** This indicator assesses the proportion of unearmarked (unrestricted) general fund reserves a council holds, expressed as a percentage of its annual

net revenue expenditure. It represents the level of financial flexibility the authority has to absorb unexpected pressures.

- **Why it matters:** Unearmarked reserves are the council's most accessible form of financial resilience. They provide a vital buffer against unforeseen events such as sudden drops in income, spikes in demand for services, or inflationary cost increases. A low level of reserves exposes the authority to greater risk of financial instability and can limit its ability to respond effectively to shocks. Maintaining a robust reserve position is therefore widely recognised as fundamental to good financial management.




Rating	Threshold
 Green	Greater than 10%
 Amber	Between 5% and 10%
 Red	Less than 5%

Table 8: Thresholds for ratings for unearmarked reserves as % of net revenue expenditure

Sources: [CIPFA Briefing – Resilience in Local Authorities](#)

Finding for West Norfolk: 3% – **Red**

At 3%, West Norfolk sits firmly in the red category, with even less flexibility than East. On face value, this leaves the authority highly exposed to unexpected pressures and with limited scope to manage sustained or multiple challenges without significant corrective action. However, it should be noted that the low unearmarked figure is partly a matter of classification. West Norfolk, like other councils, holds earmarked reserves that could be repurposed if required, meaning the headline ratio may understate its true resilience (there is also the option to bolster reserves through capital receipts if required). Even so, reliance on re-designating earmarked balances is not a substitute for rebuilding unearmarked reserves over time. This makes the choice of council tax harmonisation scenario and the successful delivery of planned savings especially critical to West Norfolk's long-term stability.

Indicator: Debt Per Capita

- **What it is:** This indicator measures the total level of long- and short-term borrowing held by a council, divided by the population of the prospective unitary authority. It reflects the notional share of debt attributable to each resident.

- **Why it matters:** Debt per capita provides insight into the financial burden being carried on a per-person basis. While borrowing can be an entirely legitimate tool to fund long-term capital investment, higher levels of debt can constrain future financial flexibility. They also bring ongoing obligations in the form of interest payments and repayment costs, which reduce the resources available for frontline services.

Rating	Threshold
● Green	Less than £1,000
● Amber	Between £1,000 and £2,000
● Red	More than £2,000

Table 9: Thresholds for ratings for debt per capita

Sources: [NAO report on financial sustainability of local authorities](#) – emphasises affordability relative to taxpayer base

Finding for West Norfolk: £1,295 per capita – ● Amber

At £1,295 per resident, West Norfolk sits in the middle band of debt exposure. This level of borrowing is manageable but reduces some financial headroom, particularly in a context where reserves are already low. While not excessive, it signals that West Norfolk must balance future capital ambitions with the need to preserve revenue flexibility, ensuring debt servicing costs do not crowd out funding for frontline services.

Indicator: Debt to Non-Current Assets

- **What this is:** This indicator assesses the proportion of a council's non-current asset base that is funded through borrowing. It is calculated by dividing forecast long- and short-term debt by non-current assets. The result provides insight into the council's financial leverage and balance sheet resilience.
- **Why it matters:** A higher debt-to-asset ratio indicates greater reliance on borrowing to support the council's financial position, potentially signalling reduced flexibility and increased vulnerability during periods of financial stress. A lower ratio suggests more conservative borrowing practices and a stronger, more resilient balance sheet.




Rating	Threshold
 Green	Less than 30%
 Amber	Between 30% and 50%
 Red	More than 50%

Table 10: Thresholds for ratings for debt to total assets

Sources: [CIPFA Capital Risks Metrics](#), [CIPFA Advisory Note: Reinforcing Good Practice in External Borrowing](#), [NAO \(2016\) Financial Sustainability of Local Authorities](#)

Finding for West Norfolk: 37% – **Amber**

At 37%, West Norfolk sits just above the green threshold, placing it in the amber range. This suggests a moderate reliance on borrowing to underpin its asset base. While not excessively leveraged, the authority's position does mean that further borrowing would push it deeper into the amber zone, narrowing its resilience margin. Coupled with already low reserve levels, this highlights the importance of cautious capital planning to avoid compounding financial vulnerability.

Indicator: Debt to Annual Council Tax Revenue

- **What it is:** This indicator measures the ratio of a council's total long- and short-term borrowing to its annual income from council tax. It provides a perspective on how much debt the council is carrying relative to one of its most reliable and locally controlled sources of revenue.
- **Why it matters:** Council tax represents a stable, recurring income stream that underpins financial resilience. A high debt-to-council tax revenue ratio can signal affordability risks, as more of the council's core income would need to be diverted to service debt, leaving less available for frontline services. A lower ratio indicates that the council's debt levels are more proportionate to its recurring revenue base, suggesting stronger affordability and sustainability.




Rating	Threshold
 Green	Less than 2x
 Amber	Between 2x and 3x
 Red	More than 3x

Table 11: Thresholds for Debt to Annual Council Tax Revenue

Sources: [Room 151 – is local government debt trajectory sustainable?](#), [Woking Case Study](#)

Finding for West Norfolk: 1.29x – ● Green

On the Weighted Average +5% council tax revenue scenario, West Norfolk's debt stands at 1.29 times annual council tax revenue. This places it comfortably within the green threshold, indicating that borrowing is proportionate to its recurring local tax base and suggesting strong affordability in terms of debt servicing. While the authority's low reserves and moderate leverage on assets create wider financial risks, its debt-to-council tax position demonstrates that borrowing is currently manageable relative to a stable and resilient revenue stream.

Annual Revenue Costs of Debt as % of Net Revenue Budget

- **What it is:** This indicator measures the proportion of a council's net revenue budget spent on servicing debt, including both interest payments and statutory repayments of principal (Minimum Revenue Provision – MRP).
- **Why it matters:** Debt servicing competes directly with frontline spending. As a greater share of the revenue budget is absorbed by debt costs, the council has less flexibility to respond to financial pressures or to invest in services. A lower proportion signals stronger affordability and resilience, whereas higher levels can point to potential sustainability challenges, particularly if income growth is weak or further borrowing is required.

Rating	Threshold
● Green	Less than 5%
● Amber	Between 5% and 10%
● Red	More than 10%

Table 12: Thresholds for Annual Revenue Costs of Debt (as % of Net Revenue Budget)

Sources: [The Times – Warning of more council bankruptcies as debt doubles](#)

Finding for West Norfolk: 3% – ● Green

West Norfolk's debt servicing ratio of 3% places it comfortably within the green threshold. This indicates that current borrowing costs are modest relative to overall expenditure and do not present an immediate risk to financial sustainability. However, when viewed alongside its very low reserves position (3% of NRE – ● Red), the authority has limited scope to absorb sudden increases in interest rates or additional borrowing needs.

6.5. Conclusion: financial resilience and long-term viability

West Norfolk enters reorganisation from a position of relative financial strength, underpinned by a notional baseline surplus of £10.69m in 2025/26. Its expenditure profile is balanced, with higher adult social care costs offset by lower children's services pressures, leaving it in the "middle" ground between East Norfolk's high-demand profile and Greater Norwich's leaner cost base. On the funding side, West benefits from Norfolk's strongest business rates base but is allocated the lowest share of Revenue Support Grant, reflecting its more dispersed deprivation. This mix places its Core Spending Power in a mid-range position: stronger than Greater Norwich but weaker than East.

The authority's resilience is therefore less about spending pressures and more about its ability to protect and grow its revenue base. The approach to council tax harmonisation is pivotal: only the Weighted Average +5% scenario delivers positive outcomes, albeit with sharper rises for households. Compared with East Norfolk, the results show less volatility but remain constrained – reinforcing that West Norfolk's long-term fiscal outlook hinges on striking a careful balance between revenue certainty and the equity of tax burdens across communities starting from very different baselines.

Transition and reform reinforces this picture. The upfront costs of establishing a new authority—around £11.3m in one-off transition spend and a permanent £2.1m annual disaggregation charge—mean that benefits only begin to outweigh costs in Year 4. From that point, recurring annual surpluses of £12.6m and a cumulative gain of around £66m by Year 8 are achievable, provided savings from consolidation, ICT integration, and prevention-led services are realised. The financial case for West therefore rests on the capacity to absorb early deficits while maintaining the discipline needed to deliver structural reform.

The balance sheet presents both strengths and weaknesses. West's debt servicing burden is modest (3% of the revenue budget) and its debt-to-council tax ratio is comfortably within the green threshold, suggesting affordability. However, unearmarked reserves sit at just 3% of net revenue expenditure, leaving the authority highly exposed to shocks. Combined with a moderate debt-to-non-current-asset ratio (37%), this means West's resilience rests on foundations that require monitoring: its

ability to withstand volatility is constrained, making effective risk management essential.

Overall, West Norfolk is financially viable, but its position cannot be assumed to be secure. Its baseline surplus, solid tax base, and reform potential provide a platform for long-term sustainability. Yet this platform could be undermined quickly if harmonisation is mishandled or if planned savings fail to materialise. The new authority will need to pair bold, revenue-protecting choices on council tax with cautious capital planning and a deliberate strategy to rebuild reserves. In short: West has the means to succeed, but only if its structural advantages are actively defended rather than assumed.

7. Assessment against government criteria

LGR government criteria	How the West Norfolk proposal meets it	Relevant section of the proposal
UNITARY LOCAL GOVERNMENT & OUR APPROACH		
A proposal should seek to achieve for the whole of the area concerned the establishment of a single tier of local government.	Under this proposal a single tier of local government is achieved as three new unitary authorities are created from the current two-tier, eight authority system – an East Norfolk, a West Norfolk and a Greater Norwich. In developing this case for a three-unitary Norfolk we have undertaken an options appraisal of the alternatives using the government's Local Government Reorganisation criteria to ensure we are proposing the best option for our region.	Sections 4.1, 4.2, and 5 in this proposal
Proposals should be for sensible economic areas, with an appropriate tax base which does not create an undue advantage of disadvantage for one part of the area.	The West Norfolk Unitary area has a balanced tax base when compared with the East and Norfolk unitary areas (as outlined in Section 7), with its demand and cost patterns in the middle of the range across the three. Its area represents its functional geography and economic area, as set out in Section 3 and Appendix D	<i>Section 3 in this proposal</i>
Proposals should be for a sensible geography which will help to increase housing supply and meet local needs.	The proposed geography of West Norfolk will increase housing supply through creating a strong partnership that can maximise delivery whilst mitigating risk. Both KL&WN and Breckland have good housing land supplies (c7 yrs each) and previous success with delivery which will make for more sensible geography on which to	<i>Sections 3, and 5.2.3 in this proposal.</i> <i>Appendix G – West Norfolk Blueprints. Section 5.2</i> <i>Appendix D – Boundaries</i>

LGR government criteria	How the West Norfolk proposal meets it	Relevant section of the proposal
	plan and deliver increased housing supply.	
Proposals should be supported by robust evidence and analysis and include an explanation of the outcomes it is expected to achieve, including evidence of estimated costs/benefits and local engagement.	The development of the proposed service delivery models has been informed by a comprehensive engagement exercise including elected members and council officers, key stakeholders, and residents across Norfolk. We have also assessed the financial implications of reorganisation which estimated the costs, savings, and income implications of the three-unitary model.	<i>Section 5 in this proposal</i> <i>Appendix G – West Norfolk Blueprints</i>
Proposals should clearly describe the single tier local government structures it is putting forward for the whole of the area, and explain how, if implemented, these areas expected to achieve the outcomes described.	West Norfolk is a large, predominantly rural area characterised by dispersed communities. There is a need for accessible, inclusive services with innovative health and wellbeing support to improve health outcomes. A unitary authority for West Norfolk provides the opportunity for greater connectivity and a reshaping of service delivery to better meet the needs of dispersed communities. Bringing together social care, education and public health services alongside effective housing services will enable the new West Norfolk authority to achieve their Marmot Place ambitions to achieve healthier, longer lives for all.	<i>Section 5 in this area proposal</i> <i>Appendix G – West Norfolk Blueprints.</i>
UNITARY LOCAL GOVERNMENT CRITERIA		
Unitary local government must be the right size to	West Norfolk's baseline surplus, solid tax base and potential for reform provide a platform for long-term sustainability.	Section 6 in this proposal

LGR government criteria	How the West Norfolk proposal meets it	Relevant section of the proposal
achieve efficiencies, improve capacity and withstand financial shocks.	Efficiencies will be driven by workforce consolidation, ICT and systems integration, and prevention-led service redesign. The authority's resilience comes both from the scale of savings achieved and from its ability to fund transition costs locally without reliance on central government.	Appendix C - Financial Appraisal
As a guiding principle, new councils should aim for a population of 500,000 or more.	The total population of West Norfolk is 301,712, which is lower than the principle. However, we believe that there is robust justification – we have outlined this in the row below.	Section 3 in this proposal
There may be certain scenarios in which these 500,000 figures does not make sense for an area, including on devolution, and this rationale should be set out in a proposal.	While the population of West Norfolk is below the 500,000 guidance typically cited in government guidance, our economic, demographic, and service delivery distinctiveness warrant a bespoke governance model. The case for unitarisation is built not on strict adherence to population size, but on functional need and strategic opportunity, reflecting distinct opportunities and challenges, and the imperative to align services with the real geography of people's lives.	Sections 2 and 3 in this proposal Appendix D - Boundaries
Efficiencies should be identified to help improve councils' finances and make sure that council taxpayers are getting the best	For West Norfolk, unitary status offers the chance to build on a position of relative financial strength, with an opportunity to consolidate through transformation of services by embedding a model of growth and prevention that will reduce long-term demand alongside seeking	Sections 5.2, 6.3 and 6.6 in this proposal

LGR government criteria	How the West Norfolk proposal meets it	Relevant section of the proposal
possible value for their money.	efficiencies, with savings driven by workforce consolidation, ICT and systems integration that reach £14m by year 3, producing a surplus net annual surplus of £8m.	
Proposals should set out how will seek to manage transition costs, including planning for future service transformation opportunities from existing budgets, including from the flexible use of capital receipts that can support authorities in taking forward transformation and invest-to-save projects.	West Norfolk will face around £11.3m in one-off transition costs plus a £2.1m annual disaggregation cost. These costs can be met from the Council's own reserves and realisable assets, meaning the programme is not predicated on Government support.	Sections 6.3 and 6.6 in this proposal. Section 7 in the main proposal. Appendix H – Implementation Plan
PUBLIC SERVICE DELIVERY		
Unitary structures must prioritise the delivery of high quality and sustainable public services to citizens.	West Norfolk is strategically positioned to take advantage of a wide range of opportunities including agri-tech and advanced manufacturing. Local Government Reorganisation provides opportunities for greater connectivity, and a reshaping of service delivery to better meet the needs of dispersed communities. Delivery will be tailored to meet West Norfolk's unique geography and needs	Section 5 in this proposal Appendix G – West Norfolk Blueprint

LGR criteria	government	How the West Norfolk proposal meets it	Relevant section of the proposal
		<p>- rather than being absorbed in a large authority where its complexity will get lost in the scale of the organisation, and outcomes will continue to not be as good as they could be.</p> <p>Bringing together social care, education and public health functions, alongside effective place-shaping, will lay the basis for public service reform and for West Norfolk to achieve their Marmot Place ambitions to achieve healthier, longer lives for all.</p>	
Proposals should show how new structures will improve local government and service delivery and should avoid unnecessary fragmentation of services.		<p>In developing the service delivery models for each new unitary area, delivering services at a scale and proximity to better serve citizens have been the key objectives. However, we have also sought to avoid unnecessary fragmentation or disaggregation of key services where a joined-up approach is the optimum solution. For example, each unitary has their own sovereign social care service to deliver local services but collaborate on key areas such as Safeguarding Partnerships and Commissioning through partnership boards.</p>	<p><i>Section 5 in this proposal</i></p> <p><i>Appendix G – West Norfolk Blueprint</i></p>
Opportunities to deliver public service reform should be identified, including where they will lead to		<p>In West Norfolk the new unitary can unlock public service reform by ensuring local needs are met that may be lost within a large unitary. Local, person-centred support can be delivered to meet the areas unique geography and needs, including integrated early</p>	<p><i>Section 5.2 in this proposal</i></p> <p><i>Appendix G – West Norfolk Blueprint</i></p>

LGR criteria	government	How the West Norfolk proposal meets it	Relevant section of the proposal
better value for money.		intervention that can support residents to access stable employment, manage finances and age well. There is an opportunity to bring together social care, education and public health functions to achieve Marmot Place ambitions.	
Consideration should be given to the impacts for crucial services such as social care, children's services, SEND and homelessness, and for wider public services including for public safety.		<p>The proposals for West Norfolk have considered the impact of a range of crucial public services and how the new unitaries can deliver better public services, including:</p> <ul style="list-style-type: none"> - A community-based early intervention and prevention model - Integration of housing services, and focus on joined up prevention models with partners - A localised approach for adult social, children's social care and SEND where the West Unitary has its own social care service to deliver to local services, but with collaboration on some key areas with other Norfolk unitaries to avoid unnecessary disaggregation 	<p><i>Sections 5.2.1 - 5.2.6 in this proposal.</i></p> <p><i>Section 9 in the main proposal</i></p> <p><i>Appendix G – West Norfolk Blueprints</i></p> <p><i>Appendix H – Implementation Plan</i></p> <p><i>Appendix I – RAID Log</i></p>
LOCAL ENGAGEMENT			
Proposals should show how councils in the area have sought to work together in coming to a view that meets local needs and is informed by local views.		The engagement programme for Future Norfolk aimed to build an informed understanding of the three-unitary model, with an ambition to strengthen democratic accountability, respect local identity and deliver sustainable, adaptable public services. Through our engagement we moved from early awareness-raising and listening around	<i>Section 6 in the main proposal</i>

LGR criteria	government	How the West Norfolk proposal meets it	Relevant section of the proposal
		the three pillars—People, Place, Progress - that lead us towards a confident, coordinated presentation of views aligned within our proposal that met the Government's criteria.	
It is for councils to decide how best to engage locally in a meaningful and constructive way and this engagement activity should be evidenced in your proposal.		Our engagement approach included extensive engagement specific to the West, with activity and sessions targeted at key stakeholders and partners operating in this geography. This included an expansive programme of community engagement in Towns across the new area, specific workshops around key groups like VCSE, housing and business, as well as series of 1:1 discussions to support. Their views and needs have been reflected in our proposals.	<i>Section 6 in the main proposal</i>
Proposals should consider issues of local identity and cultural and historic importance.		'Place' was one of the key pillars of the engagement strategy to ensure that the proposals actively and meaningfully considered issues of local identity. Respecting local identity and cultural and historic significance was a key part of the engagement programme.	<i>Sections 2, 3 and 4 in this proposal.</i> <i>Section 6 in the main proposal</i>
Proposals should include evidence of local engagement, an explanation of the views that have been put forward and how concerns will be addressed.		Section 5.4 provides evidence of the outcomes of the engagement programme, which included over 5,000 survey submissions, 17,800 website visitors, and a reach of nearly 500,000 on social media.	<i>Section 6 in the main proposal</i>

LGR government criteria	How the West Norfolk proposal meets it	Relevant section of the proposal
BOUNDARY CHANGE		
Existing district areas should be considered the building blocks for your proposals, but where there is a strong justification more complex boundary changes will be considered.	We considered a three unitary option that would not involve changing existing council boundaries. In developing this option, it became apparent that it has some critical limitations. This has been discounted in preference of the alternative three unitary option - involving boundary changes for two of the seven current Norfolk districts. Whilst this would represent a one-off change of boundaries (and the associated extra work) we strongly believe it represents the right long-term LGR decision given the scale and diversity of Norfolk and how our residents live their lives in 2025, compared to 1974. We therefore believe it is worth investing in moving to a model that will be future proof and truly reflects the diverse communities of Norfolk.	Sections 2 and 3 in this proposal Appendix A - Options Appraisal Appendix D - Boundaries
DEVOLUTION SUPPORT		
New unitary structures must support devolution arrangements	A West Unitary would create an Important partner for devolution In Norfolk and Suffolk and enable the new Mayor to work with a portfolio of local authorities representing the diverse needs of the wider region. For the West this would enable a strong focus, and delivery capability, around the Western economy. It would also create a focal point for rural regeneration and growth expertise to support the Mayor and provide clear focus on Investment needs in areas like Kings Lynn and Thetford.	Section 8 within the main proposal

LGR government criteria	How the West Norfolk proposal meets it	Relevant section of the proposal
Where no CA or CCA is already established or agreed then the proposal should set out how it will help unlock devolution.	<p>The three-unitary model for Norfolk strengthens devolution by enabling balanced representation within a Combined Authority shared with Suffolk.</p> <p>It supports strategic regional planning while preserving local delivery and democratic accountability. With multiple unitaries across both counties, the model enhances collaboration, aligns with shared economic and infrastructure priorities, and ensures diverse voices inform regional decisions. This structure fosters inclusive growth, operational resilience, and a coherent approach to investment, skills, housing, and transport—unlocking the full potential of Norfolk and Suffolk through coordinated governance.</p>	Section 8 within the main proposal
Proposals should ensure there are sensible population size ratios between local authorities and any strategic authority, with timelines that work for both priorities.	<p>The proposed three-unitary model for Norfolk, alongside multiple unitaries in Suffolk, creates a Strategic Authority with multiple, balanced constituent councils. This structure ensures proportional representation across diverse urban, rural, and coastal populations, avoiding dominance by any single area. It reduces the current 16 councils to six, striking a balance between scale and democratic accountability. The model builds on existing collaboration and preparatory work, aligning with devolution timelines and priorities to ensure a smooth</p>	Section 8 within the main proposal

LGR criteria	government	How the West Norfolk proposal meets it	Relevant section of the proposal
		transition and effective governance from the outset.	
COMMUNITY ENGAGEMENT			
New structures enable community engagement and deliver opportunity for neighbourhood empowerment.	unitary should stronger and genuine for	<p>We are proposing full parishing across West Norfolk, building on the strong civic infrastructure already in place. Every part of West Norfolk is currently covered by town or parish councils except King's Lynn. LGR presents an opportunity to address this democratic deficit. A new Town Council for King's Lynn will ensure residents have direct, place-based representation and will enable the continuation of the historic Mayoralty.</p> <p>In rural areas, we will explore parish clustering as a key mechanism for innovation in delivery. This approach enables small communities to retain their local identity while working together to pool resources, strengthen representation, and improve administrative resilience. Clustering creates a direct link between councillors, parish and town councils, and the wider unitary structure, ensuring that neighbourhood voices are meaningfully connected to strategic decision-making. By aligning clusters with ward boundaries and councillor roles, the model reinforces accountability, supports coherent local governance, and delivers on our ambition for</p>	Section 4 within this proposal

LGR government criteria	How the West Norfolk proposal meets it	Relevant section of the proposal
	stronger, more responsive neighbourhood representation.	
Proposals will need to explain plans to make sure that communities are engaged.	West Norfolk's model is designed to empower communities through structures they already trust. Parish and Town Councils will continue to lead local engagement, supported by the unitary authority where appropriate.	<i>Section 4 within this proposal</i>
Where there already arrangements in place it should be explained how these will enable strong community engagement.	West Norfolk's approach builds on the strength of its existing parish network, which already plays a central role in local service delivery and community leadership. Rather than introducing new layers of governance, the proposal enhances and completes the current model, offering a more efficient and trusted framework for local decision-making	<i>Section 4 within this proposal</i>

Table 13: Assessment against Government criteria