Lancashire Combined Fire Authority
Resources Committee

Tuesday, 13 October 2026, at 10.00 am in the Main Conference Room, Service Headquarters, Fulwood.

Minutes

Present:	
Councillors	
A Ali OBE (Chair)	
G Baker	
I Duxbury	
G Mirfin	
S Sidat MBE	

Officers
S Brown, Director of Corporate Services (LFRS) E Sandiford, Director of People and Development (LFRS) J Meadows, Head of Finance (LFRS) J Hutchinson, HR Manager - Pay, Pensions and Performance (LFRS) D Howell, Monitoring Officer (LFRS) S Hunter, Member Services Manager (LFRS) J Kelly, Member Services Officer (LFRS)
In attendance

13-26/27	**Non-attendance**
	County Councillor N Alderson (Apologies) Councillor J Hugo (Apologies) Councillor Z Khan County Councillor M Ritson County Councillor J Tetlow (Apologies)
14-26/27	**Disclosure of Pecuniary and Non-Pecuniary Interests**
	County Councillor I Duxbury declared a non-pecuniary interest as the Chair of Lancashire County Councils Pension Shareholder Governance Committee, County Councillor G Mirfin declared a non -pecuniary interest as a member of the same committee.
15-26/27	**Minutes of the Previous Meeting**

County Councillor G Mirfin asked if future pressures need to be reviewed given rising interest and inflation levels and rising energy costs, the Chair confirmed that this would be covered within the next item, Financial Monitoring.

The Chair moved the minutes as a correct record which was seconded by County Councillor I Duxbury, with all members voting in favour.

Resolved: That the Minutes of the last meeting held on 29 June 2026 be confirmed as a correct record and signed by the Chair.

16-26/27 **Financial Monitoring**

The Director of Corporate Services (DoCS) advised that this report set out the current budget position in respect of the 2026-27 revenue and capital budgets.

Revenue Budget

Lancashire Fire and Rescue Service's 2026-27 revenue budget was set at £80.525 million. The budget profiled to the end of July 2025 was £25.616 million against a profiled budget of £26.070 million, giving a year-to-date underspend of £0.454 million. The forecast outturn was an underspend of £0.524 million, which was just less than 1% of the net budget. This was a controlled position, and the main variances were set out in Appendix 1 with the major variances of note shown separately in table 1.

Area	Year to Date	Forecast	Reason
Service Delivery - Pay	£0.134 million	£0.470 million	The 2026-27 budget approved by the Combined Fire Authority (CFA) was reduced by £1.800 million to reflect planned savings from optimising crewing arrangements, including reducing wholetime crewing levels from 13 to 12 on relevant two-pump wholetime, flexible day-crewed and day-crewing stations. Wholetime pay remained within budget. The year-to-date pressure of £0.134 million related mainly to increased on-call firefighter hours at incidents and training. If the current trend continued, the forecast pressure was £0.470 million, this would continue to be monitored through normal budget management arrangements.

Prevention and Protection - Pay	(£0.254 million)	(£0.495 million)	The underspend related to several vacant posts pending completion of the prevention review.
Leadership and Development Centre - Pay	(0.085 million)	(0.230 million)	The underspend related mainly to vacancies within the Leadership and Development Centre pay budget. The position would continue to be monitored as training activity and staffing plans progress during the year.
Central Admin Office - Pay	(0.039 million)	(0.113 million)	The underspend related to current vacancies within the Central Admin Office pay budget.

Table 1 – major variances of note

Future Developments

The previous financial monitoring report included a detailed assessment of potential inflationary pressures arising from geopolitical uncertainty. Pay awards were the most significant risk at that stage. The 2026-27 budget and Medium-Term Financial Strategy included prudent allowances for pay and price inflation, including 4% for pay in 2026-27 and 3.8% general inflation in 2026-27, reducing to 2% thereafter. Since the June Resources Committee meeting, both the 2026 Grey Book and Green Book pay awards had been agreed within the approved budget position. This had significantly reduced the year pay-related inflation risk in 2026-27.

Wider geopolitical uncertainty did however continue and remained a risk to inflation, particularly in relation to energy costs, fuel, contract indexation and supply-chain dependent goods and services. However, the position had not materially deteriorated since the June report and there was no specific budget adjustment proposed at this stage. Utility costs continued to be monitored closely against the planning assumptions, and the Authority retained its £0.600 million utility volatility reserve to help manage short-term movements above budget if required.

Table 2 summarises the main inflation assumptions included in the 2026-27 budget and the latest position reflected in this monitoring report. Overall, settlement of the Grey and Green Book awards had reduced pay-related risk, while utilities and fuel remained the main areas of volatility to be monitored:

Inflation area	**2026-27 budget assumption**	**Latest 2026 position and assumption**	**Current assessment**
Grey Book pay	4.0%	3.8%	Settled below budget assumption; risk reduced.
Green Book pay	4.0%	3.3%	Settled below budget assumption; risk reduced.

Utility costs	3.8%	<5%	Continue to monitor; £0.600 million utility volatility reserve available if required.
General Consumer Price Index (CPI) inflation	3.8%	Around 3.5% peak by late 2026	Broadly in line with planning assumption; expected to be time-limited.
Fuel inflation	3.8%	+12% to +14%	Continue to monitor; £0.600 million utility volatility reserve available if required.

Table 2 – inflationary pressures

Savings Targets

The 2026-27 budget approved by the CFA included a £1.800 million saving from optimising crewing arrangements, including reducing wholetime crewing levels from 13 to 12 on relevant two-pump wholetime, flexible day-crewed and day-crewing stations. The saving target had been delivered.

General Reserve

The General Reserve existed to cover unforeseen risks and expenditure that may be incurred outside of planned budgets. In February 2026 the Authority approved the minimum level of General Reserve as advised by the Treasurer at £4 million.

The forecast year-end General Reserve position is set out below. The forecast balance remained above the Authority's approved minimum level.

-	£' million
Opening balance of Lancashire Fire and Rescue Service (LFRS) general fund	6.056
Forecast revenue underspend	0.524
Forecast closing balance of general fund	£6.580

Table 3 - year end forecasted general fund position

Capital Budget

The revised Capital Programme for 2026-27 was approved by the Authority at £10.145 million, to date £1.351 million had been spent to the end of July. A summary of the programme is set out in the table below and in more detail in Appendix 2 of the report.

Area	Budgeted Items	Budget	Year to Date
Operational Vehicles Budget	The budget included the purchase of Type B pumping appliances, Water Carrier, Foam Pod and the final stage of the Aerial ladder platform.	£3.470 million	£0.734 million

Other vehicles Budget	This budget allowed for the replacement of various operational support vehicles including several cars, vans, telehandler and a forklift.	£0.550 million	£0.110 million
Operational Equipment Budget	This budget allowed for operational equipment purchases including Breathing Apparatus, body armour and helmets, flow meters and hose reel, gas tight suits, equipment tracking, decontamination unit, inflatable boat and safety shower.	£1.959 million	£0.067 million
Building Modifications Budget	This budget included the continued programme of Drill Tower Replacements, upgrades to Preston and Blackpool stations, condition survey works, property improvement works, stock condition and decarbonised surveys.	£1.555 million	£0.081 million
IT systems Budget	This budget included various projects including pooled Personal Protective Equipment (PPE) system, stock system, storage area network, geographic information system, wide area network, incident recording system, server replacement, further digitisation of the appliances, North West Fire Control (NWFC) computer aided design (CAD), service desk improvement, Microsoft 365 and Azure, Cyber security, desktop provision, firefighting robot, uninterrupted power supply (UPS) replacements, digital signage and teams room equipment.	£2.611 million	£0.359 million
-	-	**£10.145 million**	**£1.351 million**

Table 4 - revised capital programme

Reprofiling of £0.480 million relating to ICT was requested to be transferred to the 2027-28 capital programme resulting in a revised capital programme of £9.664 million.

Potential Financial Risks

The Authority monitors a number of financial risks that were not included in the current forecast because they had not materialised. For assurance, these risks had

been modelled as stress scenarios and were set out in Appendix 3 of the report. Table 5 shows the estimated impact if these scenarios were to arise during the remainder of the year.

£ million	Worst Case
Revenue Budget - unbudgeted costs	4.3
Capital Budget – Additional Expenditure	0.9

Table 5 – potential worst-case scenario revenue budget and capital budget

These were stress scenarios for assurance purposes and were not forecast pressures. If all modelled risks materialised in full, the impact could be managed in the short term but would require further reporting to members because the General Reserve could fall below the Authority's approved minimum level.

The Chair suggested that opportunities could be explored for partnership working in relation to prevention, protection and youth engagement, he explained that at a recent Health and Wellbeing Board meeting, the Assistant Chief Fire Officer (ACFO) had taken an action to explore the possibility of establishing a charitable trust for the services cadet programme which could allow support from local businesses. The DoCS confirmed that he would raise this at an upcoming National Fire Chiefs Council (NFCC) Finance conference, to understand how other services operated. The Chair also explained that support from the Better care Fund would be explored which could assist in strengthening prevention work.

In response to a question from the Chair in relation to the impact that potential power outages could have on the service in relation to budget and service delivery, the DoCS explained that mechanisms were in place to support frontline service delivery as part of business continuity planning. He suggested that an overview of the business continuity arrangements could be provided at the next meeting if required.

The Chair also asked if the service had a list of all statutory and non-statutory functions, the DoCS confirmed that the service does have some information but he would ensure it was brought together in one list.

The Director of People and Development (DoPD) explained that along with exploring opportunities for partnership working, the service was also reviewing its services and identifying opportunities for efficiencies internally. The Chair added that the service could also look to commercialise areas of the service in line with best practice.

County Councillor G Mirfin commented that inflation could be much higher than forecasted within the report due to the current period of uncertainty and that there could be the potential for industrial action. He also commented that the risk of power outages was encouraging people to increase their usage of candles which could increase the potential risk of fire. The DoCS acknowledged the period of uncertainty and confirmed that the service would continue monitoring risks and balance those risks within the monitoring statements produced.

The report was moved by the Chair and seconded by County Councillor G Mirfin

	with all members voting in favour. **Resolved:** That the Committee; • Noted the financial position. • Approved slippage of £0.480 million in the capital programme to 2027-28.
17-26/27	**Dissolution of Pensions Sub-Committee**
	The Monitoring Officer presented the report. A meeting of the Resources Committee on 1 April 2008 set up a Special Sub-Committee with delegated powers to "act, to consider and determine individual cases of dispute over injury pensions." The content of the paper makes it clear that this was in response to a particular issue that had arisen relating to over and under payment of injury pensions. This is no longer a current issue. So far as could be determined, this sub-committee met only a few times and last met on 11 February 2009. At a meeting of the Resources Committee on 27 November 2024, the Sub- Committee was renamed as the Pensions Sub-Committee. This was to allow the Sub-Committee to cover a wider remit, but it is not set out what this wider remit was. There is no record of this re-named sub-committee ever sitting. Currently, a report on pensions matters goes to the Resources Committee. Pensions appeal (Internal Dispute Resolution Procedure (IDRP) – Stage 2) cases also used to go to the Resources Committee but following the adoption of the new constitution on 21 September 2026, IDRP 2 appeals would now be heard by the Appeals Committee. Two members of the Authority also sat on the Local Pensions Board which dealt with matters relating to firefighters' pensions. It seemed that the original purpose for the sub-committee no longer existed and there was no identifiable work that it could consider as all pensions matters were dealt with either by the Resources or the Appeals Committee. This meeting was therefore asked to resolve that the Pensions Sub-Committee was dissolved. The report was moved by the Chair and seconded by County Councillor I Duxbury, with all members voting in favour. **Resolved:** That the Committee approved the dissolution of the Pensions Sub-Committee.
18-26/27	**Equality Diversity Inclusion and Culture Annual Report 2025 - 2026 and Delivery Plan 2026 - 2027**
	The Director of People and Development (DoPD) presented the report. The Equality, Diversity, Inclusion and Culture Annual Report 2025 – 2026 and Delivery Plan 2026 – 2027 offered a comprehensive overview of Lancashire Fire and Rescue Service's (LFRS) ongoing commitment to fostering equality, diversity, and inclusion across its operations. Shaped by statutory obligations including the Fire and Rescue Services Act 2004 and the Public Sector Equality Duty under the Equality Act 2010, LFRS's approach was further informed by inspections from His

Majesty's Inspectorate of Constabulary and Fire and Rescue Services (HMICFRS).

This report demonstrated how LFRS was managing risks to its workforce and the communities it serves, advancing equality of opportunity, and promoting good relations among all groups. It detailed performance in fulfilling legal duties, outlined strategic delivery plans, and identified key areas of focus such as accessibility, recruitment, training, and community engagement. The report also highlighted the Service's method for evidencing compliance and transparency in meeting its public sector equality obligations.

Key areas covered within the report included;

Accessibility
During the year, the Communications team strengthened the organisation's approach to accessibility, helping to ensure that information was easier for everyone to access, understand and use.

A more structured and strategic approach was developed, including the commissioning of external accessibility support and regular engagement with a specialist provider. An external accessibility audit on the website and debrief provided a clear assessment of current performance, identified areas for improvement, and established a baseline to inform future activity.

To build internal capability, a programme of accessibility training was delivered for staff. This included introductory and more advanced sessions on accessible document creation, complex documents and accessible data presentation. Colleagues from a range of teams took part, with the training focused on practical steps staff can apply in their day-to-day work to create content that meets accessibility standards and is easier to navigate.

Internal guidance was also promoted and embedded to support consistent practice across the Service. The accessibility guide continued to provide staff with clear advice on document formatting, plain language, use of images, alternative text and digital content. This helped establish a shared reference point for producing accessible and inclusive communications.

There was evidence that accessibility practices were becoming more embedded at a local level, with staff increasingly using built-in Microsoft accessibility tools to identify and address issues such as missing alternative text and document formatting errors. This reflected a positive shift towards considering accessibility as part of everyday communication and content creation, supported by initiatives such as Digital Champions and wider internal engagement.

This work supported the Service's wider equality, diversity and inclusion objectives by helping to remove barriers and improve access to information for staff, communities and stakeholders. It also linked with broader inclusion activity, including support for neurodiversity.

Engagement and Consultation
The Service had a consultation strategy, providing a framework for understanding public opinion on significant policy changes. This strategy was reviewed in

	February 2026 to ensure compliance with relevant legislation and guidance, as well as to incorporate insights gained from previous public consultation exercises. In 2025-26, two public consultations took place. From December to February, the public were consulted regarding the proposed council tax precept. There were 970 respondents. 99% were Lancashire residents with broad geographical representation, an equitable distribution between male and female participants, and inclusion of all age groups, and 23% identified as disabled. 94% of respondents identified as White, 2% as Asian and 4% as other ethnic groups. From January to March, consultation on the Service's next Community Risk Management Plan was carried out in the first phase of our Shaping our Service for the Future consultation to understand community needs and expectations. There were 2,223 responses to the consultation, the highest number achieved to-date, including: 1,911 residents representing every district in Lancashire; 119 partner agencies, parish and town councils, voluntary and community groups; 73 businesses; and 110 employees. 69% were aged 60 and above, 60% of respondents were women and 36% were men, and 25% indicated they had a disability. Some respondents opted to select 'prefer not to say' in answer to the equalities questions and they were not obliged to answer the questions in order to take part in the consultation. Social media engagement varied across platforms during 2025-26, with average engagement rates above the industry average on Facebook (6.25%), LinkedIn (8.83%), and TikTok (4.07%), contrasted by lower engagement rates on Instagram (1.62%) and NextDoor (0.76%). The Service continuously evaluated the demographics of followers and content performance across each platform to determine optimal channels for reaching diverse groups. Email newsletter subscribers increased from 101,061 to over 105,000 and the Service's website saw an increase in visitors from 624,000 to 792,000. The website included an accessibility tool called 'Assist Me' which enabled visitors to change colour contrasts, change the size of the text and change the way the text appeared to make it easier for people with dyslexia and ADHD, for example, to read. On-call recruitment and fitness for firefighter recruitment were the topics of episodes published in the Service's podcast series, Out of the Ashes: Stories from Lancashire. Pendle Community Radio was a key platform for engaging diverse communities throughout the year on topics including fire safety, seasonal campaigns such as water safety and wildfire prevention, and electrical safety. During 2025-26, principal officers, directors, and area managers completed 92 station visits, and several in-person extended leadership events were held for middle and senior managers. There were 176 wellbeing interactions including workshops, support dog visits, and station drop-in. Five employee voice groups, representing race and religion, women and families, LGBTQ+, neurodiversity, and disability, offered valuable perspectives for policy development, recruitment, education, and intelligence sharing about emerging

communities. These groups facilitated consultation and feedback, ensuring that potential negative impacts were identified and addressed.

Values and establishing a culture where people thrive
Numerous cultural reviews had been conducted across various Services, resulting in a range of recommendations, including those provided by His Majesty's Inspectorate of Constabulary and Fire and Rescue Services (HMICFRS). The Equality, Diversity, Inclusion and Culture (EDIC) Board had been established as the mechanism for monitoring progress on these recommendations and overseeing activities designed to foster a positive Service culture where all staff members could thrive.

The anonymous reporting helpline remained an effective channel for employees to raise concerns, with appropriate actions and interventions implemented in response to certain reports. Standard DBS checks were routinely completed for all staff, accompanied by a role-based risk assessment to determine if an Enhanced or Enhanced with Barred List check was necessary. The Legal Services and Standards Manager oversaw all misconduct cases and staff-related complaints, ensuring that such matters were addressed fairly, consistently, and promptly.

Training and Development
The Service provided access to external coaching for all staff members, and had launched an internal mentoring scheme, Lift and Climb. Since its inception, 57 individuals had requested a mentor, with 12 requests from women.

In October 2024 and March 2025, the service partnered with Lancashire Police and North West Ambulance Service to offer three leadership development events, which addressed resilience and well-being, effective crisis communication, and generational differences. Further training opportunities were planned for 2026-2027.

Workforce Strategies and Policies
The service had numerous policies which supported employees with a protected characteristic, details were included within appendix 1 of the report.

Gender Pay Gap (GPG) Reporting
The government had completed its consultation on the proposed Equality (Race and Disability) Bill, which sought to introduce mandatory ethnicity and disability pay gap reporting for larger employers. In March 2026, the Government confirmed its intention to legislate for these requirements, aligning them closely with the existing gender pay gap reporting framework.

While these reporting obligations were not yet in force and the implementation timetable was still to be confirmed, it was expected that they would apply to employers with 250 or more employees, including Lancashire Fire and Rescue Service (LFRS). The Service was therefore undertaking preparatory work to review data availability, quality and disclosure rates to ensure readiness for future reporting requirements.

Workforce Profile
Employment monitoring data was collected and reported annually in relation to all

	protected groups apart from gender reassignment due to the sensitive confidential nature of this information. Since 2024-25, the proportion of women employed increased from 20.8% to 21.1%. The percentage of employees identifying as BME increased from 3.5% to 3.8%. The proportion of staff declaring a disability rose from 3.4% to 4.1%. Members noted that the EDIC action plan 2025-26 was included at appendix D of the agenda pack. In response to a question from Councillor S Sidat in relation to the challenges of attracting diverse groups for recruitment, the DoPD explained that historically women did not always see themselves in the role of a firefighter and often the full offering of the service and range of roles available was not fully understood by individuals outside of the service. Additionally, she explained that often individuals were influenced by family traditions and the public sector was no longer as attractive as it previously was with the private sector often able to offer higher salaries. Councillor S Sidat asked if the service engaged with schools to promote recruitment, the DoPD explained that the service did do some recruitment activities within schools but this was limited due to the service not having a dedicated recruitment team, meaning that any recruitment activity was reliant on resources being available. The Chair asked if the service had considered working with blue light partners in relation to recruitment, the DoPD explained that joint recruitment activities were managed through the Blue Light Collaboration Board, however it was sometimes beneficial for the service to carry out independent recruitment activities. The Chair commented that their had been a recent discussion at the Health and Wellbeing Board meeting in relation to the challenges of recruiting healthcare assistants. Councillor S Sidat added that he had undertaken work with the army to promote the range of different roles available. The DoPD explained that the service could do more but was restricted due to staff availability with Prevention and On-Call staff utilised to promote recruitment wherever possible. The Monitoring Officer added that the whole-time firefighter recruitment was always largely oversubscribed. The DoPD emphasised the importance of getting the right people for the role. The Chair asked if the service used social media to promote recruitment, the DoPD confirmed that the service used a range of social media platforms. In response to a question from County Councillor G Mirfin in relation to membership of the EDIC Board, the DoPD confirmed that the board was chaired by the Chief Fire Officer, Councillor S Sidat attended as the Member Champion for EDIC and each Area Manager attended as Chairs of the services employee voice groups. County Councillor G Mirfin asked for further information in relation to the employee voice groups, the DoPD confirmed that there were five groups, representing race and religion, women and families, LGBTQ+, neurodiversity, and disability. County Councillor G Mirfin remarked that he was pleased to note that the service had utilised Nomis data rather than census data.

	County Councillor G Mirfin asked what the Nation Fire Estates Group was, the DoCS confirmed that this was a NFCC group with a member of LFRS's Property Team representing the service within the group. County Councillor G Mirfin asked if engagement methods other than social media were utilised to engage ethnic minority communities. The DoPD explained that the service used radio and face to face engagement wherever possible. Councillor S Sidat added that the service also utilised TikTok to communicate with younger groups. In response to a question from County Councillor G Mirfin in relation the career backgrounds of firefighters recruited, the DoPD explained that there were mixed career backgrounds with some recruits coming from police, ambulance, prison or teacher backgrounds and other coming straight from university. County Councillor G Mirfin asked for more information on the lift and climb scheme. In response to a question from County Councillor G Mirfin in relation to accessing funds to support those involved in the asylum and refugee schemes, the Chair requested that the ACFO contact the Director of Communities at Lancashire County Council to understand if the fund could support some of the services prevention work that the service undertook in this area. County Councillor G Mirfin requested information relating to the support that the service provided to the farming community, he requested that this information also be provided to the Agricultural Champion at Lancashire County Council. In response to a question from County Councillor G Mirfin in relation to allyship and active bystander training, the DoPD explained that this training centred around giving staff the confidence to challenge behaviour within the workplace and have difficult conversations. **Resolved**: That the report be noted.
19-26/27	**Pensions Update**
	The HR Manager Pay, Pensions and Performance presented the report to members. **Internal Disputes Resolution Procedure – Stage 2 (IDRP)** A number of existing disputes concerning the pensionability of allowances had completed the Authority's two-stage Internal Dispute Resolution Procedure, with some matters subsequently referred to The Pensions Ombudsman. The Authority had supplied the information requested in relation to those referrals and no formal determinations had been received. No new IDRP applications or referrals to The Pensions Ombudsman were reported to the Local Pension Board on 14 September 2026. **Annual Benefit Statements**

	The statutory deadline for issuing 2026 Annual Benefit Statements (ABSs) was 31 August 2026. The Local Pensions Partnership Administration (LPPA) produced 1,757 statements for 1,844 eligible members, representing overall completion of 95.3%. Completion rates were 95.3% for active members, 95.4% for deferred members and 88.2% for other eligible members. Of 483 members eligible for a McCloud Annual Benefit Statement Remediable Service Statement, 438 statements were issued. 259 of 292 active-member statements and 179 of 191 deferred-member statements. 45 remaining cases failed to be issued by the deadline. This was due to outstanding technical and data issues, including instances where additional information was required, which prevented full completion of the ABS. LPPA would continue to progress them when the necessary information became available. The Scheme Manager considered that this was a material breach and in accordance with The Pension Regulator's (TPR) guidance had reported the breach to the TPR along with an action plan. **Age Discrimination Remedy (McCloud/Sargeant)** In 2015, the Government introduced reforms to public service pension schemes, including the Firefighters' Pension Scheme 2015 (FPS 2015). Transitional protections were applied so that some members of the legacy schemes (FPS 1992 and FPS 2006) remained in those schemes for longer, or did not move to FPS 2015 at all, depending on their age. Following the legal challenge known as McCloud/Sargeant, these transitional protections were found to be unlawfully age discriminatory. From 1 April 2022, all serving members were moved to FPS 2015. The current phase of work was the implementation of the retrospective remedy for the period 1 April 2015 to 31 March 2022. This required eligible members to be given a choice between legacy scheme benefits and reformed scheme benefits for the remedy period. Those members who were subject to the McCloud Remedy, who retired prior to 1 October 2023, were referred to as Immediate Choice members and were able to make a choice in relation to which pension scheme they wished to be in during the remedy period. In order to make this decision, they must be issued with a Remediable Service Statement (RSS). The Immediate Choice cohort comprised 367 members requiring an ABS RSS. By 31 August 2026, 319 statements had been issued, and 48 cases remained outstanding, comprising three tapered or unprotected cases, 33 protected-member cases and 12 beneficiary cases. Twenty-nine of the protected-member cases were linked to the Matthews remedy and could not be completed until that work was resolved. All outstanding cases involved individual complexity, and LPPA anticipated completion by December 2026, subject to the availability of data, national guidance and administrative capacity. As at 31 August 2026, 85 members had elected to receive alternative Immediate Choice benefits. Payments had been completed in 80 cases, with five remaining outstanding. Progress continued to depend on individual case complexity, completion of member documentation and administrator capacity.

The Pension Scheme Manager had reported the position on delayed RSS issuance to The Pensions Regulator (TPR), including LPPA's action plan and revised delivery timetable. The Regulator had acknowledged the original breach notification and had not requested any further information at this stage.

Implementation challenges were not unique to Lancashire Fire and Rescue Service (LFRS), and major administrative and data challenges were being experienced across the fire sector and other public sector pension schemes. However, available sector intelligence indicated that LPPA remained ahead of the national position in progressing the age discrimination remedy.

The Local Pension Board continued to receive detailed information on outstanding cases. For the Resources Committee, the principal assurance considerations were the completion of complex cases, administrator capacity, compliance with regulatory requirements and the clarity of communications to affected members.

Contingent Decisions

The age discrimination remedy regulations allowed certain member decisions made during the remedy period to be revisited where the member may have acted differently had the 2015 pension reforms not applied. These were known as contingent decisions and may include decisions to opt out of the pension scheme or, in specific circumstances, decisions relating to the purchase of additional service in a legacy scheme.

The Local Pension Board considered a detailed update on contingent-decision cases at its meeting on 14 September 2026. At that point, applications comprised five Added Pension cases, seven opted-out cases and 42 Matthews-related cases. The increase in applications reflected the progression of remedy implementation and the greater visibility of individual options as members received further information.

Some cases remained dependent on national legislative developments affecting opted-out members of the Firefighters' Pension Scheme 1992. The Authority would continue to apply the current statutory framework and published guidance, with any material developments reported through the established governance arrangements.

Part Time Workers (Matthews 2) Remedy

The Matthews remedy addressed historic pension access for on-call firefighters who, for many years, were unable to join the Firefighters' Pension Scheme on the same basis as wholetime firefighters. For LFRS, the current focus was on identifying eligible individuals, issuing options and calculation packs, and progressing elections into payment where members choose to join the Modified Pension Scheme.

The Service had identified more than 600 existing and former employees who were eligible to express an interest in joining the Modified Pension Scheme or purchasing additional pension. Reasonable endeavours had been made to contact all eligible individuals, including follow-up correspondence and the use of a tracing service where appropriate. This work remained ongoing. The Local Government Association had raised concerns nationally regarding the inconsistency of progress

across Fire and Rescue Authorities (FRAs), with some FRAs achieving over 90% response rate to expression of interest letters and other under 24% response rate. LFRS's response rate currently sat at 75%.

As at 31 August 2026, 622 individuals were within scope of the Matthews exercise. Of these, 445 had expressed an interest, 423 statements had been issued and 305 elections to join or purchase additional service had been received. This represented engagement from 71% of all individuals in scope, with statements issued to 95% of those expressing an interest. The statutory completion date for the Second Options Exercise was 31 March 2027.

From the 622 in scope individuals, 235 fell within the Special Pensioner Member cohort and were due immediate payment of pension if they elected to join. Of these 235 individuals, 215 had expressed an interest, 202 statements had been issued, and 182 elections had been received. Of these elections, 179 had been sent to the administrator and 131 pensions had been brought into payment. Thirteen statements and 15 member responses remained outstanding. LFRS had also identified 19 potential death-grant cases requiring specialist consideration, while other complex cases requiring manual intervention had been referred to the Government Actuary's Department and were expected to progress by December 2026.

Any case that entered the process, for example, the individual was traced and submitted an expression of interest, must be processed by the deadline of 31 March 2027. Any traced case which missed this deadline would not be eligible to join the scheme. If untraced cases arose after the deadline, where the FRA was unable to demonstrate reasonable endeavours, this would become a financial risk for the FRA as any compensatory pension would need to be paid from the Fire and Rescue Services operating budget. Cases could stall for many reasons, response rates from members could often be slow, progress in processing the case with the administrator had several levels of contact with the member, which could take time. These cases would be tracked on a weekly basis to ensure this risk was minimised.

Further legislation relating to the Matthews remedy came into force on 1 April 2026 following Government consultation. This legislation made amendments in relation to deceased members, additional death grants and conversion options. As a result, fire and rescue authorities had a further implementation period to 31 March 2027 to complete outstanding work and apply the legislative changes fully. The Government Actuary's Department (GAD) was also developing a calculator to support processing of additional cases arising from these amendments; the third iteration of this calculator was delayed by GAD and was now expected to be available by 11 December 2026. This provided LFRS a limited window in which to process complex conversion cases required before 31 March 2027 and this area remained of significant risk. The LGA had indicated their intention to request for a further extension in relation to these cases due to the limited time in which FRAs had been afforded to process cases.

Aggregation

One area that remained unresolved nationally was aggregation. This affected individuals who previously served in an on-call role and later moved into a wholetime role, and who may wish to combine pension benefits across periods of

service.

In July 2026 the government reached agreement with the Fire Brigades Union (FBU) in relation to the outstanding break in service issue. This agreement only covered individuals who were claimants in the litigation and did not extend to non-claimants, nor did it extend to breaks in service occurring after 6 April 2000. The agreement confirmed that claimants with a break in service of one month or less would not be treated as disqualified solely because of the short gap before commencement of wholetime employment.

No final mechanism had yet been confirmed for these cases, and the Service was awaiting the outcome of relevant legal processes expected during 2027-8.

There is a potential that non-claimants would submit complaints to LFRS via the IDRP process.

Resources
The implementation of the Age Discrimination (McCloud/Sargeant) remedy and the Part-Time Workers (Matthews 2) remedy continued to place significant demands on both LFRS and its pension administrator, LPPA. LPPA had increased its staffing resource to support the additional workload but had lost key individuals from the business with the appropriate knowledge to process complex cases. LFRS continued to manage remedy implementation alongside business-as-usual pension administration responsibilities. Dealing with cases continued to be complex, challenging and resources intensive.

The Government had extended the deadline for completion of the Part-Time Workers (Matthews 2) exercise to 31 March 2027. This provided additional time for fire and rescue authorities to complete outstanding cases and incorporate the effect of subsequent legislative changes.

The concurrent implementation of two substantial and complex national pension remedy programmes remained resource intensive. To support delivery, the Pensions Coordinator is supported by a temporary administrator, with the current arrangement in place until 31 March 2027. The postholder was primarily supporting the administration of the Part-Time Workers (Matthews 2) exercise.

Dashboards
The Pensions Dashboard Programme aimed to enable individuals to access their pension information online, securely and all in one place. Dashboards would provide clear and simple information about an individual's multiple pension savings, including their FPS and State Pension.

LPPA remained connected to the pensions dashboards infrastructure and was now focused on operational readiness, data quality, record matching and the accuracy of value data. The dashboard was expected to become available to members during summer or autumn 2027, subject to the formal Dashboard Available Point and national implementation arrangements. Continued monitoring was required because connection alone did not demonstrate full operational readiness.

County Councillor G Mirfin asked if the LPPA's performance benchmarking data

	was available, the HR Manager Pay, Pensions and Performance advised specific benchmarking data was not available but regular discussion with other Authorities indicated that LPPA was performing well in line with other providers. In response to a question from County Councillor G Mirfin in relation to the financial risk of staff and pensioners under Matthews coming forward after 1 April 2027 and LFRS being liable for those pensions, the HR Manager Pay, Pensions and Performance confirmed that this had only recently been identified as a risk by the LGA, the service was satisfied that reasonable endeavours had been carried out to trace those affected, including utilising tracing services and numerous written communications including recorded delivery. However, further proactive action would be undertaken to mitigate the risks. County Councillor G Mirfin asked if the service had enough resources to manage the pension requirements, the HR Manager Pay, Pensions and Performance explained that additional resources could be utilised however it was challenging to recruit individuals with the right knowledge and skillset in relation to pensions, due to the complexity of Matthews. County Councillor G Mirfin asked if the service had a good relationship with LPPA, the DoPD confirmed that the service had a good relationship and was able to challenge respectfully when required. The HR Manager Pay, Pensions and Performance added that the service was LPPA's first fire client and they had a long-standing working relationship. **Resolved:** That the committee noted the progress made to date, the ongoing work required to complete outstanding remedy cases, the arrangements in place to monitor administrator performance and regulatory compliance, and the continuing risks associated with delivery of the remaining remedy work.
20-26/27	**Date and Time of Next Meeting**
	The next meeting of the Committee would be held on **Wednesday 25 November 2026** at 1000 hours in the Main Conference Room at Lancashire Fire and Rescue Service Headquarters, Fulwood. Further meeting dates were noted for 16 March 2027 and 23 June 2027.
21-26/27	**Exclusion of Press and Public**
	The resolution was moved by the Chair and seconded by County Councillor G Mirfin. **Resolved**: That the press and members of the public be excluded from the meeting during consideration of the following items of business on the grounds that there would be a likely disclosure of exempt information as defined in the appropriate paragraph of Part 1 of Schedule 12A to the Local Government Act 1972, indicated under the heading to the item.
22-26/27	**Update from Capital Building Projects Working Group**

	(Paragraph 3) Members were provided with an update from the Capital Building Projects Working Group. The report was moved by the Chair and seconded by County Councillor I Duxbury. **Resolved:** That the report be noted.
23-26/27	**High Value Procurement Projects**
	(Paragraph 3) Members considered a report that provided an update on high-value procurement projects at the pre-tender and tender stages, and on contracts awarded since the previous report in June 2026. The report was moved by the Chair and seconded by Councillor S Sidat. **Resolved**: That the Committee noted the procurement activity set out in the report. **Glossary** ABS – Annua Benefit Statement CAD – Computer Aided Design CFA – Combined Fire Authority DoCS – Director of Corporate Services DoPD – Director of People and Development EDIC – Equality, Diversity, Inclusion and Culture FBU – Fire Brigades Union FPS – Firefighters Pension Scheme GAD – Government Actuary's Department HMICFRS – His Majesty's Inspectorate of Constabulary and Fire and Rescue Services IDRP – Internal Dispute Resolution Procedure LFRS – Lancashire Fire and Rescue Service LPPA – Local Pensions Partnership Administration NFCC – National Fire Chiefs Council NWAS – North West Fire Control PPE – Personal Protective Equipment RSS – Remedial Service Statement TPR – The Pension Regulator UPS – Uninterrupted Power Supply

D Howell
Monitoring Officer to CFA

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