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**Report to: Clackmannshire Council**

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**Date of Meeting: 29 January 2026**

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**Subject: Housing Revenue Account Budget & Capital Programme 2026/27**

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**Report by: Strategic Director of Place**

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## **1. Purpose**

- 1.1. This report presents the proposed Housing Revenue Account budget and Housing Capital Programme for the financial year 2026/27 for approval as defined within the Housing (Scotland) Act 1987.

## **2. Recommendations**

- 2.1. It is recommended that Council:
- 2.2. Approve an increase in Council house rents by 6%, for the financial year 2026/27, effective from 30<sup>th</sup> March 2026. Appendix 6 sets out the new rent charges per property type for 2026-27.
- 2.3. Approve a new weekly rental amount of £98.56 (for 2025/26) for residents of Westhaugh as set out in section 7 of this paper and approve to increase this by 6% from 30<sup>th</sup> March 2026 in line with the recommended increase to house rents.
- 2.4. Approve the Housing Revenue Account budget for 2026/27, and the anticipated 4-year forward expenditure to 2030/31 as set out in Appendix 1.
- 2.5. Approve the Housing Capital Programme budget for 2026/27 and the forward 4-year illustrative programme to 2030/31, as set out in Appendix 2.
- 2.6. Approve the anticipated HRA Capital Borrowing Requirement for the 5-year period 2026/27 to 2030/31 as set out in Appendix 3.
- 2.7. Note that as per the Council agreement on 30<sup>th</sup> January 2025, the garage site pitches and lock up rental fees will remain fixed until March 2027.
- 2.8. Note the results of the tenant rent consultation process as detailed in section 9 and the views expressed by the Clackmannshire Tenants and Residents Federation (CTRF) detailed in section 10.2 of the paper.

### **3. Considerations**

- 3.1. The Housing Revenue Account (HRA) budget setting process is subject to robust statutory, regulatory and governance requirements including consultation with tenants.
- 3.2. The original statutory requirement for authorities to account for the costs associated with the HRA are as set out in the Housing (Scotland) Act 1987. In particular it seeks to lay out the basis for the costs of goods and services being charged to the HRA (and the revenues that accrue to the HRA) and how they should ultimately be benefiting council tenants.
- 3.3. Audit Scotland is the lead regulator for governance and finance in local authorities including for HRA financial well-being and governance.
- 3.4. The HRA budget paper for 2026/27 has been developed with recognition of the recommendations arising from the review of the HRA Financial Business Plan during 2023/24.
- 3.5. The HRA Financial Business Plan underpins the financial management of the Housing Service, providing estimates of income and expenditure, borrowing requirements and life cycle capital investment over a 30-year period. This plan is fundamental in shaping strategic decisions, including stock retention, regeneration, and the Council's position as a social landlord.
- 3.6. The budget process and the recommendations contained within this paper have been progressed in line with statutory requirements and are designed to ensure that the Council have the financial means by which to continue to deliver the best possible housing services within Clackmannanshire.
- 3.7. The key aims of this year's budget are to provide prudent and sustainable investment in HRA through delivery of the revenue and capital programmes to:
  - Ensure sufficient funding exists to continue to deliver on our wide range of revenue services provided to tenants, and to ensure continued delivery of tenant home improvements through significant capital investment in homes.
  - Meet inflationary cost increases associated with service delivery.
  - Ensure sufficient investment is made available to deliver the Strategic Housing Investment Plan.
  - Maximise available capital funding from current revenue and minimise borrowing.
  - Maintain a reserve of 5% of revenue income.

- 3.8. We anticipate that there will be significant future investment required to ensure that our housing stock meets with the yet to be implemented Social Housing Net Zero Standard (SHNZS), these costs are unbudgeted for at present. There is currently no indication that HRA's will receive any funding assistance to meet SHNZS and so we must proceed now on the basis that increased levels of future borrowing will be required.
- 3.9. In addition, the outcomes from our housing stock condition survey will provide us with robust stock asset management data from which future investment decisions can be taken, the age and type of our stock means that it will require significant investment to modernise and provide tenants with the best possible future living standards. The scope of this work is currently unknown and unbudgeted for, and we require headroom within our borrowing capacity to allow us to meet these costs in the future.
- 3.10. Additional pressures in service delivery continue to be experienced. Our ongoing management of Reinforced Autoclaved Aerated Concrete (RAAC) within mixed tenure housing stock and the high demand for social housing within Clackmannanshire pose significant challenge at a time of continued inflationary cost increases in almost all areas of housing service delivery.
- 3.11. This budget seeks to provide stability and continuity in service delivery with cognisance of future costs to come and the need for effective financial management at present to support future strategic decision making.

#### **4. Service Achievements and Strategic Progress**

- 4.1. The Housing Service has continued to demonstrate high performance across several key indicators, reflecting our commitment to continuous improvement.
- 4.2. Performance in housing service delivery continues to be above the national average in areas of:
  - Emergency and non-emergency repairs response times, 3.7hrs (Scottish Average 3.79hrs) and 5.08 days (Scottish Average 10.1 days).
  - Repairs completed right first time 95.9% (Scottish Average 89.2%).
  - Rent arrears collection, arrears due 7.25% (Scottish Average 8.6%).
  - The number of complaints received - complaints per 100 homes: 1.18, (Scottish Average 4.41).
  - Tenant satisfaction with the standard of their home when moving in - 98.11% (Scottish Average 83.37%).

- 4.3. The Service has successfully delivered a programme of Housing Performance Meetings to date throughout 2025/26 with elected members, officers and representatives from the Clackmannanshire Tenants and Residents Federation all in attendance. These sessions are aimed at providing members and our registered tenant organisations (RTOs) with opportunity for positive interaction when reviewing differing areas of service delivery. Appendix 9 details the schedule for 2026.
- 4.4. The Housing Performance Meeting scheduled for February 2026 will focus on Quarter 3 performance for 2025-26. This will provide an opportunity to share an updated position on performance key indicators, build on our strong performance and allow discussion and review of any emerging trends and actions to maintain momentum into Quarter 4.
- 4.5. Our commitment to continuous improvement is evidenced through our quarterly review of housing performance data across all the Scottish Housing Charter Indicators against which housing performance is measured. Regular review of performance allows us to identify areas of high performance and areas where improvement is required.
- 4.6. Performance information is then assessed against the requirement for annual assurance to be provided to the Scottish Housing Regulator, this in order to be satisfied that we meet with the necessary outcomes of the charter and to highlight any areas where improvement is required.
- 4.7. Twice yearly "Housing Round Up" sessions are held with all housing staff in attendance ensuring everyone understands operational and strategic aims and objectives across the various areas of housing service delivery.
- 4.8. The Service was shortlisted for Housing Team of the Year at the Chartered Institute of Housing (CIH) Awards on 14th November. Whilst we did not win the award, being recognised at a national level is a significant achievement and testament to the hard work and dedication of the team.

#### Strategic Aims and Future Development

- 4.9. There are a number of work items which have been progressed during this current financial year that will enable improvement in future service delivery.
- 4.10. Central Support Review: An initial review of central support charges to the HRA has been completed and a detailed framework exists to show detailed costs of work which is done by other parts of the Council to support the Housing Service. The HRA pays for the services which it uses and it had been highlighted (as part of the HRA business plan review) that a review of the appropriateness of these charges should be undertaken, this to ensure transparency and fair value for both the HRA and General Fund. A charge to the HRA for central support has been included for within this budget with no material deviation from the total amount budgeted for in the previous financial year. Continuous review of central support charges will be undertaken moving forward to take account of any changes to service delivery and the resulting impact on the central support services that are required.

- 4.11. Stock Condition Survey: Procurement of a comprehensive stock condition survey is progressing with expectation of a suitable surveying programme commencing works on the ground in Q4 of this financial year. This survey is critical to informing future investment decisions and aligning our Asset Management Strategy with our 30 HRA Financial Business Plan and meeting Scottish Government energy efficiency targets. An increase in HRA revenue spend for 2026-27 has been budgeted for to take account of this work.
- 4.12. Housing IT System Update: The housing system build is well underway. Data migration is scheduled for early 2026, with a planned go-live date in September 2026. This upgrade will modernise our housing management processes and improve service delivery to tenants. The new system will bring many benefits to staff and tenants, streamlining processes and improving operational efficiencies. Challenge remains in taking forward the work required to upgrade the existing housing property management system, this project is currently stalled due to differences in expectation between the Council and the contracted supplier in relation to the scope of works to be delivered. We continue to work hard to find a suitable resolve in this matter.
- 4.13. Performance Related Dashboards: The service has worked collaboratively with the digital transformation team and are in the final stages of developing Power BI dashboards to provide real-time performance insights. These dashboards will enable officers to identify trends quickly and take corrective action if performance dips, improving responsiveness and service outcomes. Power BI rollout aligns with corporate data governance standards. This initiative will transform how we monitor KPIs, moving from static reports to dynamic, actionable intelligence that supports continuous improvement.
- 4.14. Housing Policy Development: A comprehensive programme of housing policy development has been progressed over the course of this financial year with a number of housing policies across a wide range service delivery areas brought forward to Council for approval. Appendix 8 provides a list of policies to be progressed in Quarter 4 of 2025-26 and in 2026/27. Policies have been developed with a focus on the Council's commitment to The Promise and in line with the requirements of the United Nations Convention on the Rights of the Child (UNCRC), with the service producing a child friendly explanation of each policy as part of our efforts to demonstrate our inclusive approach to policy setting.
- 4.15. Lack of Affordable Housing Supply: The service continues to experience significant challenge in the management of homelessness and with high demand from all applicants applying to our general waiting list for social housing. At the time of writing we have 3,120 applications, 378 of these are from homeless persons, 986 of all applications have been deemed to have no housing need, the remaining 1,756 have all been assessed as having some form of housing need.

- 4.16. To help address the housing shortfall, the Service plan to deliver on the new housing supply projects outlined with our Strategic Housing Investment Plan (SHIP) (approved at Council in October 2025) with alignment and integration where possible with the City Region Deal Intergenerational Living Innovation Hub activity. In addition, and as part of a wider holistic review of our homelessness service delivery, the service have engaged with other local authorities who have worked in partnership with Social Bite to provide temporary accommodation villages. Work is ongoing to consider the suitability of such a site within Clackmannanshire.
- 4.17. The Service anticipate the delivery of the Westhaugh site to be completed by May 2026 and this will result in a number of mainstream properties becoming available for let with current residents returning (to the site). Alongside this, we continue to progress to find suitable means to remediate the three RAAC evacuated blocks in Tillicoultry. Completion at both of these sites will realise a return of between 31 and 42 properties being made available to the housing service and to the waiting list.
- 4.18. Environmental Sensors Pilot: A pilot of environmental condition monitoring sensors is ongoing and is providing valuable insights into how technology can improve housing conditions. These sensors track temperature, humidity and ventilation in real time, allowing us to detect early signs of damp and mould before they become serious issues. This proactive approach means we can intervene quickly whether by arranging repairs, improving ventilation, or offering tailored advice to tenants, rather than allowing problems to escalate. Tenants involved in the pilot have been positive in permitting installation of the sensors but have been less willing so far to take up the available mobile phone application that comes with it. This would allow tenants access to view the data that we collect and to enable them to help monitor and manage environmental conditions directly at point of source. The housing team will continue to work with colleagues within digital transformation to find means to engage tenants and promote the benefits of the app. Longer term, we intend to review the results of the pilot work and potentially roll out sensors more widely, with a focus on Awaabs Law, protecting tenants and property assets to best ensure quality housing standards and deliver safer, healthier homes for our tenants.
- 4.19. Following Council's approval on 27th November to progress Tranche 1 proof of concept collaboration projects, Housing Services will participate in early development work with Falkirk Council. This design phase will build business cases for shared approaches in areas that can improve outcomes and value for money. We look forward to being part of this collaborative effort with a focus on achieving best value and service for tenants.

## 5. Increased Operating Costs

- 5.1. In order to continue to provide all of the services outlined so far in this paper, it is important that sufficient funding is made available.

- 5.2. The below table (Table 1) illustrates the relationship between rent increases, wage increases and inflation over recent years. While rent rises have generally tracked inflation, there have been periods where council staffing wage growth significantly outpaced rent increases, particularly in 2022/23 and 2023/24, when wages rose by 5% and 6.05% respectively, compared to rent increases of 3.1% and 3%.
- 5.3. This creates financial pressure because the Housing Revenue Account (HRA) is legally required to meet the full cost of staff salaries, including all pay uplifts negotiated nationally by COSLA and Trade Unions. To maintain financial sustainability and service delivery, Council has previously agreed to rent increases above inflation, ensuring sufficient headroom to absorb operating cost increase including salary related cost pressures.
- 5.4. Table 1 - Comparison of Recent Rent and Wage Increases

Year	Rent Increase	Wage Increase (HRA staff)	Inflation (CPI)
2018/19	2.2%	3.5%	2.5%
2019/20	2.2%	3%	1.8%
2020/21	1.5%	3%	0.9%
2021/22	0%	2%	2.6%
2022/23	3.1%	5%	9.1%
2023/24	3%	6.05%	8.6%
2024/25	6.7%	4.4%	2.3%
2025/26	10%	4%	3.8%
2026/27	6%	3.5%	3.8%
Sum of rise in period	34.7%	34.45%	35.4%
<b>Accumulative rise</b>	<b>40.06%</b>	<b>40.14%</b>	<b>38.60%</b>

- 5.5. Over the past 8 years average Council rents in Clackmannanshire have risen from £78.91 in 2018/19 (last Business Plan review) to £97.94 in 2025/26, which equates to an average increase of £19.03 per week or 24.1%. Over the same period, inflation has been 35.9% (accumulative rise).
- 5.6. In addition to the increased operating costs attributed to salary increases, the Service also faces inflationary cost increases associated with building utilities/energy costs, fleet use-age, and construction works relating to repairs and planned capital investment in our housing stock.
- 5.7. Increased operating costs must be accounted for whilst still allowing for sufficient surplus to be generated to maintain a minimal HRA reserve of 5% of revenue income as well as provide capital funded from current revenue (CFRC) to support the delivery of the capital programme.

## 6. Rent Consultation Options 2026/27

- 6.1. Taking into account the increased operating costs associated with housing service delivery, and projections based on assumed inflation in future years, the modelling by Council finance and housing teams resulted in the recommendation of a 6% rent increase for 2026/27 as being the minimum required to sustain service delivery at its current level.
- 6.2. Other options of 7% and 8% increase would realise benefit to the service by allowing for increased levels of CFCR to be provided and an associated reduction in required borrowing.
- 6.3. The impact of the various rent options on the available CFCR is outlined in Appendix 7, with an example extract provided below in table 2.

Table 2

	Option 1	Option 2	Option 3
Rent Option	6%	7%	8%
	£M	£M	£M
CFCR 5-Year Total	20.4	21.7	23.0
Impact on Borrowing	(51.6)	(50.3)	(49.0)

- 6.4. As can be seen a 6% rise would mean CFCR of £20.4m would be available for capital investment in the housing stock in the 5-year period. This equates to CFCR contributing a little over a quarter of the total investment of £72.0m needed to fund the 5-year capital investment to 2030/31.
- 6.5. A rent increase below the recommended 6% would result in a risk to the future of the Capital Programme with a need for higher rent rises in future years and increased borrowing requirements, any reduction in the Capital Programme would compromise housing stock quality and put at risk future investment in new housing supply.
- 6.6. The proposed revenue budget for 2026/27 and the following 4 years (2027/28 to 2030/31) as set out in Appendix 1 includes the following assumed rent increases at CPI +1%:
- 6.7. Table 3 - Assumed Rent Rises - Debt Affordability

Financial Year	2027/28	2028/29	2029/30	2030/31	2031/32
<b>Assumed CPI</b>	3.4%	2.4%	2%	2%	2%
<b>Rent Increase CPI +1%</b>	4.4%	3.4%	3%	3%	3%

- 6.8. The actual rent increase for these years is indicative and will be subject to annual tenant consultation and Council approval.
- 6.9. The HRA is not legally allowed to propose a deficit budget or be in deficit, with any in-year deficit/loss required to be met in year by the Council's General Fund account, with the burden falling on tenants to repay any loss the following financial year. Given the pressure facing the HRA, the Section 95 officer has a fiduciary role where the statutory obligation is that they must be satisfied that the Council can manage and finance its obligations to tenants prudently.
- 6.10. Whilst we are still in a healthy situation with regards to outstanding debt, not increasing rent by the minimum requirement of 6% would present a real and significant risk that could lead to the Housing Service a) - not being able to perform its statutory functions and/or b) not meeting tenant and regulatory expectations.
- 6.11. Therefore, as noted to Council last year and demonstrated within this paper, the HRA is under considerable financial pressure and faces a high level of financial risk if rents do not keep up with increased operating costs. The Council is not alone in facing this challenge with some HRA's facing a real in-year task of balancing the Income and Expenditure of their accounts.
- 6.12. Robust business planning is critical to ensuring that the Council can continue (in line with tenant feedback) to provide the best possible service delivery to our tenants. Prudent financial management of the HRA will be required to ensure the medium to long term viability of the service under local government stewardship.
- 6.13. The proposed 6% rent increase and the actions needed to review future year rent rises supports financial stability and allows the service to deliver the Capital Forward Plan as agreed. It is important to note that the proposed budget and Capital Plan does not include:
  - Anticipated further investment in the existing stock based on the completion of the stock condition survey,
  - Enhanced energy efficiency/net zero obligations associated with SHNZS.
- 6.14. The 30 year business plan will look to address the inclusion of the above.
- 6.15. Any proposed amendment to the rent option below the recommended 6% increase would need to be supported by a specific reduction in capital programme expenditure that matches the loss. Without doing so it would not be considered competent by the Section 95 Officer.

## 7. Determining Rent Charges for Gypsy/Travellers - Westhaugh

- 7.1. In 2024/25, the Council undertook a comprehensive review of how rents are set across our entire housing stock. This large-scale exercise aimed to improve fairness and transparency in the rent-setting process. As a result, we simplified the methodology and introduced a system that ensures rents are fairer and more consistent across different property types. Under the revised approach, rents are determined based on the number of living spaces and the type of accommodation (e.g., flat, house, bungalow). This method provides a clear and equitable framework that residents can easily understand.
- 7.2. For the Westhaugh Travellers' Site, we propose applying the same principles. Before the site's temporary closure, a pitch rent was £93.82 (2021/22). Using the updated rent setting model, the proposed base pitch rent will align with the general needs rent for a two apartment property, which equates to £98.56 in the 2025/26 financial year. This is equivalent to the rental price of a one bedroom semi detached house or bungalow, ensuring consistency with our broader housing stock.
- 7.3. Future rent adjustments will continue to follow the annual rent review exercise, taking into account any proposed changes for 2026/27 and beyond. This approach ensures that rents remain fair, transparent and sustainable whilst supporting residents and the long-term financial viability of the site.

## **8. Rent Affordability**

- 8.1. At Council in February 2024, it was noted that the housing service had conducted a rent affordability exercise employing consultancy and industry recognised parameters. Using this same affordability model, the implications of a 6% rent increase have been reviewed.
- 8.2. When considering household profiles (by looking at occupants and income), the majority of households would be devoting less than 25% of their income to paying rent charges, this with the exception of single 18-20 year olds on national minimum wage. Targeted support will be provided to those in this position. The modelling shows that no household breaches the commonly recognised industry standard of no more than 30% of income being spent on rent costs. It should be noted those tenants on the National Living Wage approaching the boundary, should qualify for Housing Cost Assistance, unless they had for example, financial assets above the benefit threshold limit. This is shown in table 4 below.

## 8.3. Table 4

Property Size	2026/27		
	Affordability %		
National Living Wage (21 and over)	National Minimum Wage (18-20)	Living Wage	
<b>1 bedroom-Single person 1* Multiplier</b>	22%	27%	21%
<b>1 bedroom-Couple (1.5x Multiplier)</b>	15%	18%	14%
<b>2 bedroom-Single Person 1 * Multiplier</b>	25%	30%	24%
<b>2 bedroom-Single Parent 1.3x Multiplier</b>	19%	23%	18%
<b>2 bedroom-Couple Multiplier *1.5</b>	17%	20%	16%
<b>3 bedroom-Couple Multiplier *1.5</b>	18%	22%	17%
<b>3 bedroom-Family 1.8x Multiplier</b>	15%	18%	14%
<b>4 bedroom-Couple 1.5x multiplier</b>	19%	23%	18%
<b>4 bedroom-Family 1.8x Multiplier</b>	16%	19%	15%
<b>5 bedroom-Family 1.5x Multiplier</b>	21%	25%	20%
<b>5 bedroom-Family 1.8x Multiplier</b>	17%	21%	16%

**9. Rent Consultation and Engagement Activity**

- 9.1. As in previous years, and as required by the Housing (Scotland) Act 2001, all tenants were asked for their views on the proposed rent increase. The results of the consultation are summarised in Appendix 5.
- 9.2. The consultation ran from 17/11/25 - 18/12/25, with the questionnaire sent to all tenanted properties as well as being made available online. 452 responses were completed - compared to a total of 505 last year. Overall, this gave a tenant survey response rate of 9.4%.
- 9.3. An event hosted in partnership with Clackmannanshire Tenants and Residents Federation (CTRF) took place on Wednesday 26<sup>th</sup> November 2025. Housing Officers, Money Advice and Energy Advice teams attended the event to provide support and guidance to tenants in need. A total of 23 tenants participated, making this the most successful engagement event to date. CTRF supplied prizes and goodie bags for attendees, with the main prize, a supermarket voucher intended to cover the cost of a Christmas dinner, awarded to a family with three children. This event showcased effective collaboration and best practice between CTRF and the Council, demonstrating the value of partnership working to support tenants and enhance community engagement.

- 9.4. In addition to the main event, Officers attended the Market Street event at Affinity Sterling Mills Outlet and visited local supermarkets to engage with members of the public. An online information session was also held on 4 December 2025. These activities successfully generated further tenant engagement and resulted in additional consultation forms being completed.
- 9.5. Three rent increase options were identified and proposed to tenants for consideration. The options consulted on were the increases detailed earlier in this paper of 6%, 7% and 8%.
- 9.6. Below is an extract from questionnaire and the results -

To afford the current financial business plan for the next 5 years we need a minimum of 6% increase for 2026/27. Please consider the following options and tick the option you prefer.

- Increase of 6% (average weekly £103.81) - the minimum required to deliver the service.
- Increase of 7% (average weekly £104.79) - £1.26m over the next 5 years to invest in energy efficiency improvements to around 50 homes e.g. solar PV roof panels and renewable heating and sensor technology.
- Increase of 8% (average weekly £105.77) - £2.5m over the next 5 years to invest in energy efficiency improvements to around 100 homes e.g. solar PV roof panels and renewable heating and sensor technology.

77.8% (352) of respondents indicated that they agreed that they would prefer a 6% increase (see Appendix 5 for response numbers).

- 9.7. Of those completing the survey, 31.4% indicated they received some form of rent cost assistance, either Housing Benefit (HB) or Universal Credit (UC). A total of 76% of our current tenants receive full or partial support with rent.
- 9.8. 53.3% of respondents agreed that our rent represents good value for money, and 53.5% felt our current rent charge is affordable. This compares with 64.9% and 64.2% of respondents last year. The proportion of tenants who feel they get good value for money has remained stable, which is positive.
- 9.9. Westhaugh residents were given the opportunity to engage with the service regarding the proposed rent charges on Tuesday, 25 November 2025. Attendees agreed that the proposals represented a fair rent for the amenity blocks currently being developed on site.
- 9.10. As part of a Tenant Survey completed in May 2023, conducted by an independent consultant across 900 tenants, 96% agreed that their rent charge represents good value for money. This compares with 85% in a similar survey conducted in 2019. In early 2026, our next survey will be carried out by an

independent surveyor, which will involve consulting with just under 1000 tenants, the results of this will be reported in the Annual Return of the Charter to be submitted in May 2026.

- 9.11. Moving forward, the service plan to consult tenants on proposed means to offer greater flexibility in the way they pay rent, with option to move to monthly rent charges from 2027/28, this will be consulted on and recommendations brought forward and included in a future paper to Council for consideration.

## **10. Clackmannanshire Tenants and Residents Federation (CTRF)**

- 10.1. Officers met with members of the CTRF to discuss rent affordability and rent increase. The CTRF have provided a view on the current rent proposal to the Council. This is provided below.
- 10.2. *In recent years, Clackmannanshire Tenants and Residents Federation has accepted Clackmannanshire Council's proposals for rent increase, though not without reservations. Our position has often reflected the information available at the time, which outlined a need for additional funding for the capital programme, repairs and staffing. As strategic partners to Clackmannanshire Council we have considered the Housing Revenue Account budget in detail. In doing so, we recognise the Council's efforts to outline the financial pressures and long term investment needs facing the housing service. While the scale of the proposed increase is significant we understand the rationale presented and the importance of sustaining high quality homes, essential services and future capital investment. With that in mind, the Board of Clackmannanshire Tenants and Residents Federation supports the proposal. We encourage elected members to consider the long term benefits of continued investment in housing, ensuring that tenants receive safe, well-maintained homes and reliable services that strengthen our communities.*
- 10.3. The service looks forward to building upon our excellent working relationship with the CTRF. This meaningful partnership built on trust and transparency, has been key to improving the services which we provide to tenants and is integral to ensuring our commitment to continuous improvement. Working together we can ensure that tenants have a meaningful role in making decisions, understanding processes and helping to shape the future of housing service delivery within Clackmannanshire.
- 10.4. Since the approval of the Tenant Participation Strategy in August 2023 our collaborative approach has delivered real progress. Key achievements include positive engagement with young people, which was highlighted by the Tenant Information Service (TIS). There was success at community events such as the Community Carnival in July 2025. Building on this, Year 2 of the Action Plan focuses on strengthening tenant involvement through practical steps such as developing a Tenant Participation Board and introducing structured Tenant Scrutiny activities. These initiatives aim to embed tenant voices at the heart of service design and decision-making.

10.5. The Federation are supportive of our shared ambitions to improve tenant participation within Clackmannanshire and provide effective means for tenants to express their views on Council Housing Service Delivery, this supports the Scottish Government's strategic objective for tenant participation to be part of the services which we provide.

## 11. Average Rent Comparisons

- 11.1. Recent analysis shows that our rents are in line with comparative Local Authority averages and below the Scottish average.
- 11.2. Whilst comparison to other Local Authorities is useful, it should also be borne in mind that each has their own unique challenges, their own specific requirements and their own future investment strategies upon which decisions relating to rent charges are based.
- 11.3. Table 5 below presents the average weekly rent for 2024/25, the percentage increase applied for 2025/26 and the updated figures for that year. These figures have been compiled and published by the Association of Local Authority Chief Housing Officers (ALACHO).

### 11.4. Table 5

Council	Average Weekly Rent		Increase
	2024/25 <sup>1</sup>	2025/26	
	£	£	%
Aberdeen	89.29	95.99	7.5
Aberdeenshire	92.56	97.19	5
Angus	80.75	84.91	5.2
Clackmannanshire	89.72	98.70	10
Dundee	87.14	91.06	4.5
East Ayrshire	84.88	90.92	7
East Dunbartonshire	90.07	93.67	4
East Lothian	82.25	87.60	6.5
East Renfrewshire	93.65	98.21	4.9
Edinburgh	112.48	120.35	7
Falkirk	78.67	86.14	9.5
Fife	87.40	92.64	6
Highland	82.84	89.46	8
Midlothian	90.46	94.80	4.8
Moray	75.77	80.32	6
North Ayrshire	87.75	91.12	3.84

<sup>1</sup> Average figure for 2024/25 may not match that previously reported. This can be the result of rebasing the figure to account for stock changes or other changes in the rent structure made during the year

North Lanarkshire	86.45	92.69	7
Orkney	94.69	98.48	4
Perth & Kinross	79.74	84.52	6
Renfrewshire	92.41	99.34	7.5
Shetland	90.41	96.69	7
South Ayrshire	84.23	88.02	4.5
South Lanarkshire	84.29	89.77	6.5
Stirling	78.10	83.72	7.2
West Dunbartonshire	94.46	102.02	8
West Lothian	86.13	89.14	3.5
Scotland	<b>87.54</b>	<b>92.97</b>	<b>6.19</b>

- 11.5. Scotland's Housing Network (SHN) conducted a poll of all Local Authorities regarding proposed rent increases for 2026/27. Responses were received from 21 authorities. The average of all options under consideration is 6.21%, with the highest proposal being 12% from one authority. Several authorities are not actively consulting on options as rent increases were previously agreed as part of multi-year strategies, which typically range from 4.5% to 7% per year.

## 12. Outline HRA Budget 2026/27

- 12.1. Table 6 below shows the proposed HRA Revenue Budget for 2026/27 grouped by the main items of expenditure, compared with the annual budget for 2025/26 and the current forecast outturn projection as at September 2025. Further details can be found in Appendix 1.
- 12.2. It should be noted that the income budget for 2026/27 includes for a proposed rent increase of 6%.

### 12.3. Table 6

Description	Annual Budget for 2025-2026 £'000	Forecast to March 2026 £'000	Proposed Annual Budget 2026-2027 £'000
Employee Related Expenditure	10,669	9,283	11,043
Premises Related Expenditure	1,757	1,867	1,835
Transport Related Expenditure	543	527	567
Supplies and Services	3,980	3,942	4,322
Third Party Payments	1,937	1,928	2,024
Support Services	1,240	1,240	1,295
Capital Financing Costs	2,422	2,422	3,258
Total Gross Expenditure	22,548	21,208	24,348

Description	Annual Budget for 2025-2026 £'000	Forecast to March 2026 £'000	Proposed Annual Budget 2026-2027 £'000
General Rents	75	75	75
Housing Rents	25,107	24,936	26,614
Other Income	2,021	2,021	2,105
Income Total	27,204	27,032	28,795
<b>Net Expenditure</b>	<b>(4,656)</b>	<b>(5,825)</b>	<b>(4,447)</b>

### 13. Capital Investment and Prudential Borrowing

- 13.1. The level of debt carried by the HRA is dependent on the amount of borrowing required to deliver the capital programme. Surplus income is used to offset capital spend but any spend over and above the available surplus needs to be borrowed, the surplus is known as Capital Funded from Current Revenue (CFCR).
- 13.2. Gross Expenditure for 2026/27 is forecast at £24.35m, generating a surplus of £4.44m. After adjusting to ensure reserves are maintained at 5% (historically held at 4% but increased in line with latest industry guidance and best practice), £4m is available to fund capital investment for tenant priorities. Based on a budgeted net capital spend of £16.96m, borrowing of £12.8m is needed to fund the programme. Projected capital investment and borrowing requirements over a 5-year period 2026/27 through to 2030/31 are set out in Appendix 2 and Appendix 3.

### 14. Capital Programme Works Progress 2025/26

- 14.1. Progress on delivery of the 2025/26 HRA Capital Programme to the end of Quarter 3 (December 2025) is attached in Appendix 4. The works projects highlighted below are key to ensuring our continued compliance with the Scottish Housing Quality Standard (SHQS) and in meeting our commitments within the Strategic Housing Investment Plan.

#### 14.2. Westhaugh Travellers Site

Following a challenging period where works on the development site had stalled, significant progress has since been made and a revised construction programme is being delivered on schedule.

Works on site recommenced in July with all new timber kits having now been erected and several of the plots have had the water main feeds and electrical feeds connected to them. All drainage and bio retention works are completed road surface and driveways have all been formed and kerbing work has been installed.

The project will ensure that the redeveloped site meets with modern standards and the cultural needs of the residents. The majority of our travelling community continue to be housed temporarily within our housing stock whilst the site is closed for regeneration. Further future updates on project progress will be provided to members as appropriate.

The site is anticipated to be completed in May 2026.

14.3. Lochies Road Clackmannan Regeneration Project

Following the purchase of land and the demolition of the unused garage site at Lochies Road Clackmannan, the site has been designed for development of eight bungalows (7 to amenity standard and 1 to wheelchair standard). The project has been delayed due to a change in the manner in which it is planned to be procured (originally jointly with Westhaugh and one contractor working across both developments). The service are working at present to put in place the required procurement and governance necessary to take forward this planned development work, it is anticipated however that works on-site will not likely commence until the new financial year with full budget carry forward required to support this.

14.4. 'Off the shelf' (OTS) property purchases

At time of writing 29 OTS purchases have been made from the open market with a commitment for a further 11 to be acquired in line with the provisions of the approved Strategic Housing Investment Plan (SHIP). This year's acquisition programme budgeted for purchase of 20 properties however given the high level of demand for social housing and the availability of grant drawdown from the Affordable Housing Supply Programme, Council approved an in-year adjustment to the HRA Capital Programme enabling the service to double our property acquisitions from 20 to 40. Although the average cost of property acquisition and refurbishment has increased significantly, the overall unit cost remains less expensive than the average unit cost of new build development (our average acquisition cost is £120K with average refurbishment cost of £30k per unit).

14.5. Renewable Heating (zero direct emissions at point of use)

The Service have worked closely with the Council's Home Energy Advice Team to progress a pilot works project to install around 100 solar pv battery storage systems within Alloa and a further 32 properties have been identified as requiring cavity wall insulation removal and refill. These works will improve the EPC values of all these properties significantly.

14.6. Kitchens/Windows/External Fabric Improvements

Kitchens - 173 Properties have had new kitchen installation works completed by our in house trade team, materials are purchased from suppliers and stored at the Kelliebank depot until required to be installed and the process managed through to completion within tenanted households.

Windows - 209 Properties have had new windows installed to the secure by design standard with energy efficient double glazing to minimise heat loss from properties.

Roof and Render - works are undertaken based on the condition of a properties external fabric, many of our properties have had external upgrade works back programmed previously and now require this work to ensure the integrity of the building. 49 roof replacements and 51 having roof and render renewal works have been completed to date.

Discussion with RAAC evacuated private owners at each of the three affected blocks is ongoing and we have agreement in one of the blocks to allow us to progress to replace the RAAC roof with works to commence early in Q4. Discussion continues with the remaining owners located in each of the other two mixed tenure blocks to find suitable route forward to enable RAAC remediation works. The roof and render budget will be required to accommodate the cost to the Council for our share of these works. Council approved an in-year adjustment to be made to increase this budget by bringing forward budget from next financial year 2026-27 to this, allowing it to be used now to help fund works needed and at the same time ensure no negative impact to the “business as usual” already scheduled roof and render works programme. The proposed HRA Capital Programme budget for 2026-27 and the future 5-year plan have been re-profiled to take account of the accelerated spend within this area and ensure continuity in future years roof and render programme delivery.

14.7. Adapted Bathroom Installations

There has been significant reduction achieved in the number of individuals awaiting bathroom adaptation works with similar reduction in waiting times for works to be completed. The waiting list for adaptation has been reduced by around 95% since Q3 2023-24 with currently only 4 persons awaiting works (previously this was in excess of 120). Lead in time to works completion has more than halved from an average of 9-12 months in 2023-24 to now 4-5 months from point of assessment. This improved level of performance has come at a financial cost with a near 50% increase in the average installation costs of an adapted bathroom, this work is fully funded by the HRA. The difference that these works make to our tenants is significant and provides essential facilities to tenants in need of adaptations at home. To date 70 adaptations have been completed in this financial year.

14.8. Tenant Improvement Fund

The service has a specific capital budget for community improvements or additional works to specific individual properties. Noted below is work that has been carried out this year, which has delivered real positive benefits for tenants. This work has been undertaken following feedback from residents and tenants enhancing the quality of life of occupants and tackling (in some cases) reasons for lower demand. Where possible, this work is being channelled through internal Environmental Teams to ensure that the investment is kept in house and locally.

A tenant was experiencing challenges in creating a safe and suitable outdoor play area. Following a referral from the local housing officer, a site survey was carried out in collaboration with the landscaping team. As a result, the rear

garden fence was increased to 1.8m in height, astro turf was installed to provide a safe play surface, and a 1m fence with a gate was erected at the front of the property. These improvements created a secure and usable outdoor play area, greatly benefiting the household and were met with appreciation from the tenant, aligning with our corporate responsibilities toward keeping the Promise.

A group of one-bedroom bungalows backing onto woodland had rear gardens in poor condition, heavily affected by moss and situated on an incline. Works were undertaken on four council-owned properties to remove moss and grass, replacing them with gravel and stones secured by banked wooden sleepers. This intervention delivered low-maintenance gardens, free from moss, providing tenants with a more usable outdoor space for leisure during good weather. The improvements also enhanced the visual appearance of the area, eliminating previous issues of neglect.

## 15. Sustainability Implications

- 15.1. The sustainability implications of this report are comprehensively positive if the recommendations are approved in terms of financial resilience, community participation, the local economy, energy efficiency, climate change, asset management and human resource.
- 15.2. The housing service contributes positively toward the Councils Interim Climate Change Strategy and Climate Emergency Action Plan - The budget proposed has an ongoing commitment to testing and piloting zero emission heating systems at the point of use.

## 16. Resource Implications

- 16.1. *Financial Details*
- 16.2. The full financial implications of the recommendations are set out in the report. This includes a reference to full life cycle costs where appropriate.
- 16.3. Finance has been consulted and have agreed the financial implications as set out in the report. Yes
- 16.4. The report outlines that the HRA financial plan is at risk and careful management including appropriate rent rises, along with exploration of efficiencies will be required going forward.
- 16.5. *Staffing* – the budget proposed ensures maximisation of the existing HRA staffing establishment in supporting effective housing service delivery.

## 17. Exempt Reports

- 17.1. Is this report exempt? Yes  (please detail the reasons for exemption below) No

## 18. Declarations

The recommendations contained within this report support or implement our Corporate Priorities and Council Policies.

### (1) Our Priorities

Clackmannanshire will be attractive to businesses and people and ensure fair opportunities for all

Our families; children and young people will have the best possible start in life

Women and girls will be confident and aspirational, and achieve their full potential

Our communities will be resilient and empowered so that they can thrive and flourish

### (2) Council Policies

Strategic Housing Investment Plan (SHIP) – October 2025

## 19. Impact Assessments

- 19.1. Have you attached the combined equalities impact assessment to ensure compliance with the public sector equality duty and fairer Scotland duty? (All EFSIAs also require to be published on the Council's website)

Yes

## 20. Legality

- 20.1. It has been confirmed that in adopting the recommendations contained in this report, the Council is acting within its legal powers.

Yes

## 21.

Appendices	
Appendix 1 -	HRA Revenue Budget Summary 2026/27
Appendix 2 -	HRA Capital Programme 2026/27 to 2030/31

Appendix 3 -	HRA Borrowing Requirement 2026/27 to 2030/31
Appendix 4 -	HRA Capital Programme Progress 2025/26
Appendix 5 -	Rent Consultation Response 2026/27
Appendix 6 -	Proposed Rent Increase Illustration 2026/27
Appendix 7 -	Rent Modelling – Funding Impact
Appendix 8 -	Housing Policy Forward Schedule
Appendix 9 -	Housing Performance Meeting Schedule 2026
Appendix 10 -	Equality and Fairer Scotland Impact Assessment

## 22. Background papers

- 22.1. Have you used other documents to compile your report? (All documents must be kept available by the author for public inspection for four years from the date of meeting at which the report is considered)

Yes  (please list the documents below) No

1. Clackmannanshire Council Tenant Satisfaction and Aspiration Survey 2023 – (May 2023)
2. Clackmannanshire Council Housing Revenue Account Budget 2025/26 and Capital Programme 2025/26 – paper to Clackmannanshire Council – January 2025
3. Clackmannanshire Council Rent Increase 2025/26 Consultation – December 2025
4. Clackmannanshire Council Housing Revenue Account 30 Year Financial Business Plan Review (2023-24)
5. Annual Assurance Statement to the Scottish Housing Regulator (October 2025)

### Author(s)

NAME	DESIGNATION	TEL NO / EXTENSION
Katie Roddie	Team Leader Business Improvement (Interim)	

Jordan McKay	HRA Management Accountant	
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### Approved by

NAME	DESIGNATION	SIGNATURE
Kevin Wells	Strategic Director (Place)	[Redacted]



**Appendix 1** **Housing Revenue Account Budget 2026- 27 to 2031-32**

<b>Description</b>	<b>Annual Budget</b>	<b>Proposed Annual Budget</b>	<b>Indicative Annual Budget</b>	<b>Indicative Annual Budget</b>	<b>Indicative Annual Budget for 2029-2030</b>	<b>Indicative Annual Budget for 2030-2031</b>
	<b>for 2025-26</b>	<b>2026-2027</b>	<b>for 2027-2028</b>	<b>for 2028-2029</b>	<b>for 2029-2030</b>	<b>for 2030-2031</b>
Apprentice Levy	24,471	25,572	26,109	26,657	27,217	27,789
Employee Management Costs	2,000	2,090	2,134	2,179	2,224	2,271
Long Service Awards	2,350	2,456	2,507	2,560	2,614	2,669
Salary Related Admin Costs	2,600	2,717	2,774	2,832	2,892	2,953
Single Status Employers NIC	10,063,825	10,416,058	10,416,058	10,416,058	10,416,058	10,416,058
Single Status Overtime	472,500	489,038	506,154	523,869	542,205	561,182
Staff Training	101,000	105,545	107,761	110,024	112,335	114,694
	<b>10,668,745</b>	<b>11,043,476</b>	<b>11,063,498</b>	<b>11,084,180</b>	<b>11,105,545</b>	<b>11,127,615</b>
Annual Maintenance External Providers	395,644	413,448	422,130	430,995	440,046	449,287
Bad Debt Provision	185,400	193,743	197,812	201,966	206,207	210,537
Building Costs - Recharges Internal	170,347	178,012	181,750	185,567	189,464	193,443
Cleaning & Hygiene Materials	10,300	10,763	10,989	11,220	11,456	11,696
Council Tax	31,930	33,367	34,068	34,783	35,513	36,259
Electricity	56,650	59,199	60,442	61,712	63,008	64,331
Gas	20,600	21,527	21,979	22,441	22,912	23,393
Land Services - Internal Recharges	60,997	63,742	65,080	66,447	67,843	69,267
Property Insurance	276,946	289,409	295,487	301,692	308,027	314,496
Rates	32,960	34,443	35,166	35,905	36,659	37,429
Void Rent Loss	515,000	538,175	549,477	561,016	572,797	584,826
	<b>1,756,774</b>	<b>1,835,828</b>	<b>1,874,381</b>	<b>1,913,743</b>	<b>1,953,931</b>	<b>1,994,964</b>
Short Term Vehicle Hire	90,900	94,990	96,985	99,022	101,101	103,225
Staff Travel Mileage Expenses	10,300	10,763	10,989	11,220	11,456	11,696
Vehicles - Maintenance Recharges	441,785	461,665	471,360	481,259	491,365	501,684
	<b>542,985</b>	<b>567,419</b>	<b>579,335</b>	<b>591,501</b>	<b>603,923</b>	<b>616,605</b>
Computer Hardware Purchase	20,600	21,527	21,979	22,441	22,912	23,393
Computer Software Maint.	276,330	288,765	294,829	301,020	307,342	313,796
Equipment Maintenance	39,140	40,901	41,760	42,637	43,533	44,447
Equipment Rental/Leasing	33,990	35,520	36,265	37,027	37,805	38,598
General Consumables (small items)	55,157	57,639	58,849	60,085	61,347	62,635
Hospitality	103	108	110	112	115	117
Insurance	52,200	54,549	55,695	56,864	58,059	59,278
Legal Expenses	69,010	72,115	73,630	75,176	76,755	78,367
Materials - Direct purchases from suppliers	1,159,368	1,211,539	1,236,982	1,262,958	1,289,481	1,316,560
Materials (issued from Stock)	1,283,741	1,341,509	1,369,681	1,398,444	1,427,811	1,457,795
Medical Supplies	515	538	549	561	573	585

Mobile Telephones	36,050	37,672	38,463	39,271	40,096	40,938
Office Equipment - Purchases	3,760	3,929	4,011	4,095	4,181	4,269
Performing Rights	309	323	330	337	344	351
Postages	8,240	8,611	8,792	8,976	9,165	9,357
Printing & Photocopying	2,060	2,153	2,198	2,244	2,291	2,339
Professional Fees	705,215	900,000	250,000	250,000	250,000	250,000
Publications	824	861	879	898	916	936
Purchase Of Equipment	98,880	103,330	105,500	107,715	109,977	112,287
Purchase Of Furniture	515	538	549	561	573	585
Scaffold Hire	101,491	106,058	108,285	110,559	112,881	115,251
Stationery	6,448	6,738	6,879	7,024	7,171	7,322
Storage & Removal Charges	2,060	2,153	2,198	2,244	2,291	2,339
Subscriptions	21,218	22,173	22,638	23,114	23,599	24,095
Telephones	155	161	165	168	172	175
Uniforms & Clothing	3,090	3,229	3,297	3,366	3,437	3,509
	<b>3,980,467</b>	<b>4,322,638</b>	<b>3,744,514</b>	<b>3,817,899</b>	<b>3,892,824</b>	<b>3,969,324</b>
Bank Charges	670	700	714	729	745	760
Other Council Accounts	963,751	1,007,119	1,028,269	1,049,863	1,071,910	1,094,420
Other Local Authorities	(0)	(0)	(0)	(0)	(0)	(0)
Payment To Subcontractor	892,237	932,388	951,968	971,960	992,371	1,013,211
Payments To Contractors	49,647	51,881	52,970	54,083	55,218	56,378
Voluntary Organisations Payment	30,900	32,291	32,969	33,661	34,368	35,090
	<b>1,937,204</b>	<b>2,024,378</b>	<b>2,066,890</b>	<b>2,110,295</b>	<b>2,154,611</b>	<b>2,199,858</b>
Support Cost	1,240,120	1,295,925	1,323,140	1,350,926	1,379,295	1,408,260
	<b>1,240,120</b>	<b>1,295,925</b>	<b>1,323,140</b>	<b>1,350,926</b>	<b>1,379,295</b>	<b>1,408,260</b>
Debt Management Expenses	21,048	21,995	22,457	22,929	23,410	23,902
Loans Fund Interest	1,723,901	2,482,289	2,943,651	3,664,124	4,312,399	4,312,399
Principal Repayments	676,879	753,601	1,459,562	2,488,029	2,739,961	2,739,961
	<b>2,421,828</b>	<b>3,257,885</b>	<b>4,425,670</b>	<b>6,175,082</b>	<b>7,075,770</b>	<b>7,076,262</b>
<b>Total Expenditure</b>	<b>22,548,122</b>	<b>24,347,551</b>	<b>25,077,427</b>	<b>27,043,625</b>	<b>28,165,900</b>	<b>28,392,888</b>
Charges for Services Standard VAT	(52,942)	(52,942)	(52,942)	(52,942)	(52,942)	(52,942)
General Rents	(75,421)	(75,421)	(75,421)	(75,421)	(75,421)	(75,421)
Housing Rents	(25,107,432)	(26,613,878)	(27,438,908)	(28,289,515)	(29,166,490)	(30,070,651)
Interest(Revenue Balance)	(84,000)	(84,000)	(84,000)	(84,000)	(84,000)	(84,000)
Internal Trading Contract	(1,868,317)	(1,952,391)	(1,993,392)	(2,035,253)	(2,077,993)	(2,121,631)
Other Income	(16,212)	(16,212)	(16,212)	(16,212)	(16,212)	(16,212)
	<b>(27,204,324)</b>	<b>(28,794,844)</b>	<b>(29,660,875)</b>	<b>(30,553,342)</b>	<b>(31,473,057)</b>	<b>(32,420,856)</b>
<b>Net Surplus</b>	<b>(4,656,201)</b>	<b>(4,447,294)</b>	<b>(4,583,447)</b>	<b>(3,509,717)</b>	<b>(3,307,157)</b>	<b>(4,027,968)</b>

**Revised**  
**2026/27 2027/28 2028/29 2029/30 2030/31**

<b>Expenditure</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>
<b>SHQS ELEMENTS</b>					
<b>Primary Building Elements</b>					
Structural Works	400	250	263	276	250
<b>Secondary Builing Elements</b>					
Damp Proof Course and Rot Works	600	600	600	600	400
Roof/Rainwater/External Walls	1,500	1,500	1,575	1,654	1,500
Windows	2,000	2,000	1,200	1,200	1,000
<b>Energy Efficency</b>					
Full/ Efficient Central Heating	1,055	750	788	827	750
Renewables Heating and Solar	425	525	551	679	525
EPC Programme	50	50	60	60	50
<b>Modern Facilities &amp; Services</b>					
Kitchen Renewal	1,321	1,000	1,050	1,103	1,000
Bathroom Renewal		1,000	1,050	1,103	1,000
<b>Health Safe &amp; Secure</b>					
Safe Electrical Systems	1,350	1,000	1,100	1,150	1,300
Improvement Fencing	336	245	257	270	245
Secure Door Entry Systems & CCTV	324	225	200	250	325
Landscaping and communal enviroment	150	150	158	165	150
<b>New Build</b>					
Westhaugh					
Off the Shelf Purchases & Refurbishment	1,800	0	0	2,200	2,200
Lochies Road Clackmannan	1,881	0	0	0	0
New Build	2,500	2,900	3,045	3,197	0
Demolitions	850	400	420	441	400
<b>NON SHQS ELEMENTS</b>					
Conversions and Upgradings	250	250	363	376	250
Disabled Adapation Conversions	634	634	666	699	634
HRA Roads & Footpaths Improvements	225	200	210	221	200
Tenant Community Improvement Fund	309	250	263	276	250
IT Infrastructure	224	137	144	151	137
<b>Gross Capital Programme (inc cfwd)</b>	<b>18,184</b>	<b>14,066</b>	<b>13,961</b>	<b>16,896</b>	<b>12,566</b>
<b>Income</b>					
Off the Shelf Purchases & Refurbishment	600	0	0	1,200	1,200
Lochies Road Clackmannan	620				
<b>Income</b>	<b>1,220</b>	<b>0</b>	<b>0</b>	<b>1,213</b>	<b>1,200</b>
<b>Net Capital Programme Budget</b>	<b>16,964</b>	<b>14,066</b>	<b>13,961</b>	<b>15,683</b>	<b>11,366</b>

**HRA Borrowing Requirement 2026/27 to 2030/31**

**Appendix 3**

	<b>2026/27</b> £'000	<b>2027/28</b> £'000	<b>2028/29</b> £'000	<b>2029/30</b> £'000	<b>2030/31</b> £'000	<b>Total</b> £'000
Reserve Balance	2,022	2,349	1,372	1,414	1,458	<b>8,615</b>
Projected HRA Surplus	4,447	4,583	3,510	3,307	4,028	<b>19,876</b>
Minimum Reserve Balance & EMR	(2,349)	(1,372)	(1,414)	(1,458)	(1,504)	<b>(8,097)</b>
CFCR Available	(4,121)	(5,560)	(3,467)	(3,263)	(3,983)	<b>(20,394)</b>
HRA Capital Forecast	16,964	14,066	13,961	15,683	11,366	<b>72,040</b>
<b>New Borrowing Requirement</b>	<b>12,843</b>	<b>8,506</b>	<b>10,494</b>	<b>12,420</b>	<b>7,383</b>	<b>51,646</b>

## Appendix 4 Quarter 3 – HRA Capital Programme Progress.

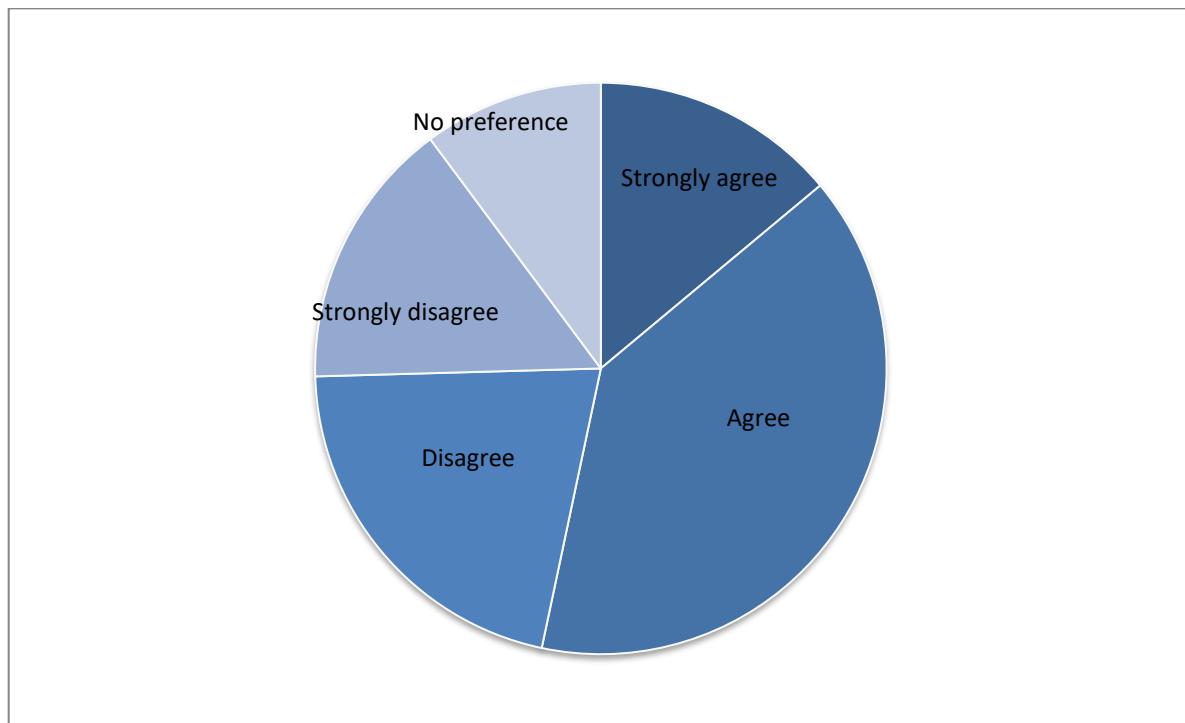
Completed Works to 31<sup>st</sup> December 2025

<b>Project</b>	<b>Number of Properties Complete to end of Quarter 3</b>
Window Replacement Programme	209
Kitchen Replacement	173
Disabled Bathroom Adaptations	70
Central Heating Upgrades	284
Renewable Heating Pilot Installations	5
Safe Electrical testing & Upgrades.	Tests comp - 850 Rewires – 27 Close upgrades - 20
Roof Replacements	49
Roof and Render	51
Secure Door entry Upgrades & CCTV	8 CCTV Installs, 1 Close lighting upgrade 1 Door entry call system
Completed Damp/Rot Works	105
Off the Shelf Property acquisitions and refurbishments to SHQS	29 purchased/8 refurbished
Structural Works	Phase 2 Branshill Park to commence Q4.
Westhaugh Travellers Site	Work commenced on site in July programme on schedule to complete May 2026.
Demolitions	3 Units at Park Street, Tillicoultry, Chapelle Crescent pigeon lofts Tillicoultry, 19 lockups at Carnaughton place, Alva. Pompee Road units anticipated Q4.

**Rent Consultation 2026/27**

The following details the results of the consultation published on Citizen Space in relation to the Rent Consultation 2025/26, which was open from 17<sup>th</sup> November 2025 to 18<sup>th</sup> December 2025.

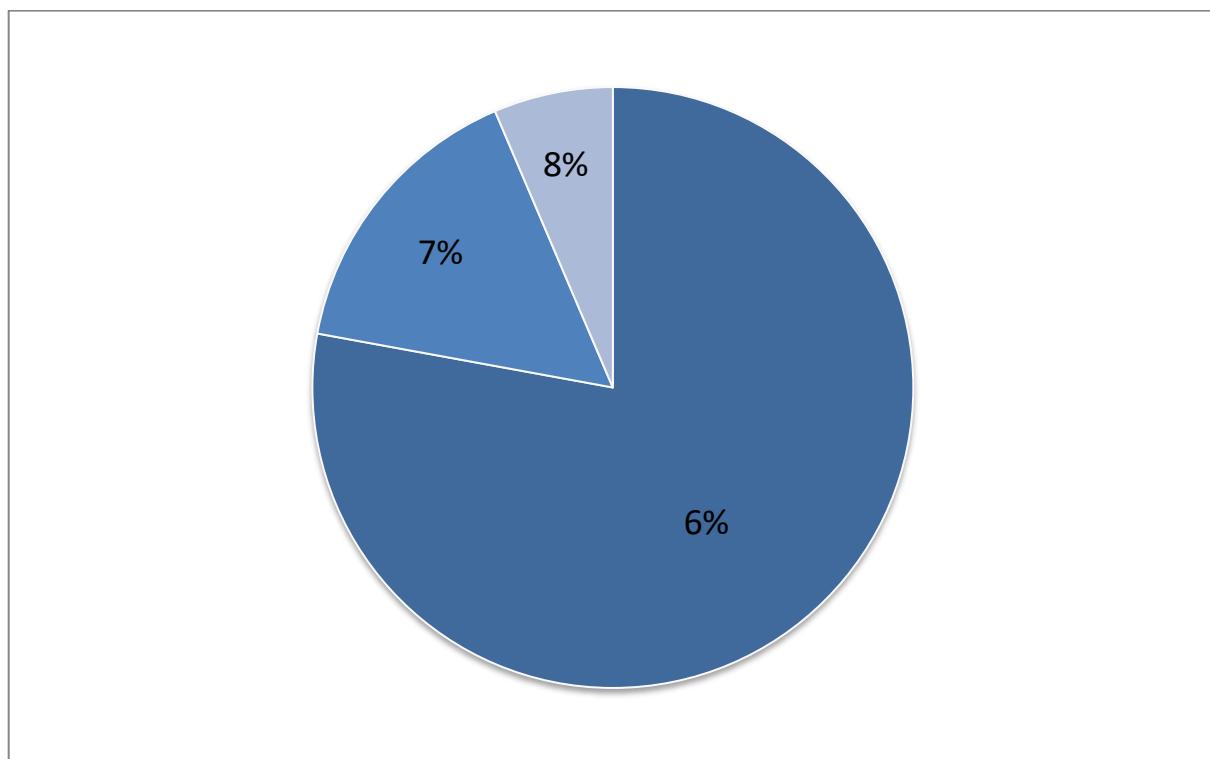
452 responses were received, a summary of the responses are detailed below:

**Do you think the rent you pay represents good value for money?**

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Preference	Not answered
Value for Money	63	178	96	69	46	0
	13.94%	39.38%	21.24%	15.27%	10.18%	0%

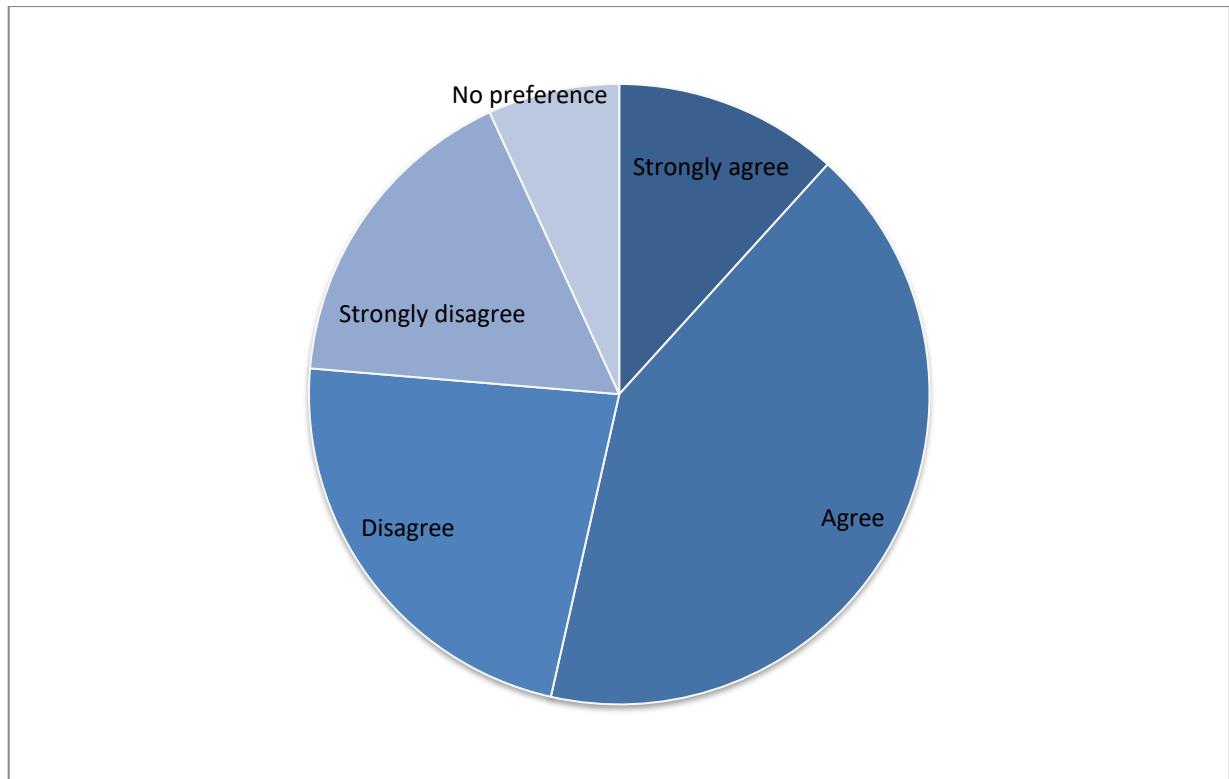
**To afford the current financial business plan for the next 5 years we need a minimum of 6% increase for 2026/27. Please consider the following options and tick the option you prefer. Please select only one item.**

- Increase of 6% (average weekly £103.81) - the minimum required to deliver the service.
- Increase of 7% (average weekly £104.79) - £1.26m over the next 5 years to invest in energy efficiency improvements to around 50 homes e.g. solar PV roof panels and renewable heating and sensor technology.
- Increase of 8% (average weekly £105.77) - £2.5m over the next 5 years to invest in energy efficiency improvements to around 100 homes e.g. solar PV roof panels and renewable heating and sensor technology.



	6%	7%	8%	Not answered
Other % options	352	71	29	0
	77.88%	15.71%	6.42%	0%

**It is important that we take account of what current and prospective tenants and other customers are likely to be able to afford. Taking into account your household income and associated costs, do you think the current rent charged by Clackmannanshire Council is affordable?**



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Preference	Not answered
Is the rent affordable	53	189	103	76	31	0

11.73% 41.81% 22.79% 16.81% 6.86% 0%

**Appendix 6 – Proposed Rent Charges 2026-27**

**Revised Rent Charges (6% increase)**

Size	Type	25-26 Charge	Increase	26-27 Charge
0 Bed	Flat	£66.66	£4.00	£70.66
0 Bed	Bungalow Mid Terrace	£77.66	£4.66	£82.32
0 Bed	Bungalow End Terrace	£80.41	£4.82	£85.23
1 Bed	Flat	£82.06	£4.92	£86.98
1 Bed	4 in a Block	£87.56	£5.25	£92.81
1 Bed	House/Bungalow Mid Terrace	£93.06	£5.58	£98.64
1 Bed	Bungalow End Terrace	£95.81	£5.75	£101.56
1 Bed	House/Bungalow semi detached	£98.56	£5.91	£104.47
1 Bed	Bungalow Detached	£104.06	£6.24	£110.30
2 Bed	Flat	£93.06	£5.58	£98.64
2 Bed	4 in a Block/maisonette	£98.56	£5.91	£104.47
2 Bed	House /Bungalow - Mid terrace	£104.06	£6.24	£110.30
2 Bed	Maisonette Upper	£104.13	£6.25	£110.38
2 Bed	House/Bungalow End Terrace	£106.81	£6.41	£113.22
2 Bed	House/Bungalow Semi Detached	£109.56	£6.57	£116.13
2 Bed	Bungalow Detached	£115.06	£6.90	£121.96
3 Bed	Flat	£101.31	£6.08	£107.39
3 Bed	4 in a Block	£106.81	£6.41	£113.22
3 Bed	House - Mid terrace	£112.31	£6.74	£119.05
3 Bed	House End Terrace	£115.06	£6.90	£121.96
3 Bed	House Semi Detached	£117.81	£7.07	£124.88
3 Bed	House/Bungalow Detached	£123.31	£7.40	£130.71
4 Bed	Flat	£109.56	£6.57	£116.13
4 Bed	4 in a Block	£115.06	£6.90	£121.96
4 Bed	House - Mid terrace	£120.56	£7.23	£127.79
4 Bed	House End Terrace	£123.31	£7.40	£130.71
4 Bed	House Semi Detached	£126.06	£7.56	£133.62
5 Bed	House - Mid Terrace	£126.06	£7.56	£133.62
5 Bed	House – End Terrace	£128.81	£7.73	£136.54
5 Bed	House Semi Detached	£131.56	£7.89	£139.45
5 Bed	House Detached	£137.06	£8.22	£145.28

Average Rent (48 weeks) £113.24  
 Average Rent (52 weeks) £104.53

The rent charge-free weeks for 2026/27 will be the weeks commencing:

- 3 August 2026
- 10 August 2026
- 21 December 2026
- 28 December 2026

No change to the rent cost for lock-ups, charges were agreed to be fixed for these (as per January 2025 Council) with effect from 31 March 2025 through to 31 March 2027.

<b>Lock-ups</b>	<b>Weekly £</b>
<b>Lock-up Rent</b>	10.00
<b>Lock-Up with VAT</b>	12.00

Garage Pitch Site Annual Cost £110.00 (£132.00 VAT)

The table below shows the impact on income of the various rent increase options.

Proposed Rent Increase Options 2026/27	Rent Income 2026/27	Surplus 2026/27
	£M	£M
8.0%	27.12	(4.95)
7.0%	26.86	(4.70)
6.0%	26.61	(4.45)
0.0%	25.11	(2.44)

## **Appendix 8**

### **Housing Policy Forward Schedule**

<b>Housing Policies under consideration</b>	<b>Timeframe for review and / or consultation (if required)</b>	<b>Proposed Qtr for presentation to Council</b>
Open Space Management Policy	Q3 2025/26	Q4 2025/26
Estate Management Policy	Q3 2025/26	Q4 2025/26
Communal Repairs and Investment Policy	Q4 2025/26	Q1 2026/27
Allocations Policy (General)	Q2 2026/27	Q4 2026/27

## Appendix 9

### **Housing Performance Meeting Schedule for 2026**

<b>Date</b>	<b>Topic</b>
January 2026	Capital Programme & Westhaugh Update
February 2026	Q3 Performance Update
March 2026	Repairs & Voids Performance Update
April 2026	SHIP and LHS Update
May 2026	Tenancy Participation Update
September 2026	SHN Performance Analysis Visit
October 2026	Housing IT Systems Replacement Update
November 2026	Homelessness Performance Update



# Equality and Fairer Scotland Impact Assessment (EFSIA) Summary of Assessment

## **Title: Housing Revenue Account Budget Report 2026-27 EFSIA**

### **Key findings from this assessment (or reason why an EFSIA is not required):**

The Housing Revenue Account (HRA) Budget Report is relevant to several equality groups and individuals experiencing socio-economic disadvantage. Evidence indicated that while the proposed 6% rent increase is broadly affordable for most households, 18-20 year-old-household would breach the 'good practice' industry standard of 25% of the household's income going towards rent. Furthermore, national evidence suggests that younger tenants aged 16-24, households including single female-parent families, and those living in deprived areas are more likely to experience financial hardship. As such the proposals carry potential impacts for vulnerable households, necessitating targeted intervention, mitigation and support measures to be put in place to ensure that these households are supported with rent payments and sustaining successful tenancies.

### **Summary of actions taken because of this assessment:**

In response to identified risks, the Housing Service has embedded a person-centred approach within its operational framework to mitigate negative impacts. Actions include providing tailored support measures to ensure tenants and households are supported with rent payments. This can include, but is not limited to signposting and referring for financial advice, referrals to internal services and external agencies, and providing further opportunities for tenant engagement.

The budget also allocates resources for property adaptations and capital maintenance programme, including energy-efficiency improvements, with the aim of reducing household costs, provide for energy saving measures and ultimately improve living conditions for Council tenants.

### **Ongoing actions beyond implementation of the proposal include:**

Post-implementation, the Housing Service will continue to monitor the impact of the rent increase through regular engagement activities, including tenant surveys and community sessions aligned with the Tenant Participation Strategy.

Households identified as vulnerable will receive ongoing, tailored support to prevent rent arrears and sustain tenancies. Further, the Service will maintain a person-centred approach in day-to-day operations, ensuring early identification of financial difficulties and timely intervention.

Annual reviews of the Equality and Fairer Scotland Impact Assessment will be undertaken as part of the Council's budget-setting process, incorporating feedback from tenant consultations to ensure continued responsiveness to equality considerations.

**Lead person(s) for this assessment: Monika Bicev**

**Senior officer approval of assessment: Katie Roddie**

**DATE: December 2025**

## **Equality and Fairer Scotland Impact Assessment (EFSIA)**

An Equality and Fairer Scotland Impact Assessment (EFSIA) must be completed in relation to any decisions, activities, policies, strategies or proposals of the Council (referred to as 'proposal' in this document). The first stage of the assessment process will determine the level of impact assessment required.

This form should be completed using the guidance contained in the document: ['NAME']. Please read the guidance before completing this form.

The aim of this assessment is to allow you to critically assess:

- the impact of the proposal on those with protected characteristics and, where relevant, affected by socio-economic disadvantage (referred to as 'equality groups' in this document);
- whether the Council is meeting its legal requirements in terms of Public Sector Equality Duty and the Fairer Scotland Duty;
- whether any measures need to be put in place to ensure any negative impacts are eliminated or minimised.

The Fairer Scotland Duty requires public authorities to pay 'due regard' to how they can reduce inequalities of outcome caused by

socio-economic disadvantage, when making **strategic decisions**. Strategic decisions are key, high-level decisions such as decisions about setting priorities, allocating resources, delivery or implementation and commissioning services and all decisions that go to Council or committee for approval.

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### **Step A – Confirm the details of your proposal**

#### **1. Describe the aims, objectives and purpose of the proposal.**

The Housing Revenue Account (HRA) Budget Report 2026/27 sets out the proposed budget activities of the Clackmannanshire Council's Housing Service for the 2026/27 financial year. It outlines the proposed revenue budget, the housing capital investment programme, and rent-setting proposals for Council properties.

The primary aim of the HRA budget is to ensure the Council has the financial capacity to deliver high-quality housing services to tenants across Clackmannanshire. This includes:

- Maintaining and improving tenants' homes through planned investment and upgrades.
- Meeting inflationary pressures while safeguarding affordability for tenants.
- Supporting delivery of the Strategic Housing Investment Plan (SHIP) to address local housing needs.
- Ensuring sufficient resources for a wide range of housing services, including repairs, maintenance, and tenancy support.

The proposals seek to provide stability and continuity in service delivery, while maintaining a forward-looking approach to financial planning. Effective budget management is essential to meet current obligations and support future strategic decisions, ensuring the Housing Service remains sustainable and responsive to the needs of tenants.

#### **2. Why is the proposal required?**

The preparation of an annual Housing Revenue Account (HRA) budget is a statutory requirement under the Housing (Scotland) Act 1987. Each year, local authorities must set out a clear financial plan for the HRA, detailing the costs associated with delivering housing services and the basis for charges applied to goods and services within the account in order to ensure transparency and demonstrate how expenditure benefits Council tenants.

The HRA budget-setting process is subject to robust statutory, regulatory, and governance requirements. It includes formal consultation with tenants to ensure their views are considered in decisions that affect rent levels and investment priorities.

### 3. Who is affected by the proposal?

The proposals set out in this report have the potential to affect all Council tenants and their households, regardless of protected characteristics. This is particularly relevant in relation to the proposed rent increase, which applies across all tenancies.

While the impact is universal, it is recognised that certain households may experience greater difficulty in meeting rent obligations and could therefore be more negatively affected. These include, but are not limited to care-experienced young people, young people entering their first tenancy, households experiencing socio-economic and financial hardship, and households affected by mental health challenges or substance use issues. As such, the Housing Service acknowledges that vulnerable households may require additional support to mitigate the impact of any rent changes.

### 4. What other Council policies or activities may be related to this proposal? The EFSIAs for related policies might help you understand potential impacts.

The proposals within this report are closely linked to a number of existing Council strategies and activities, which collectively shape housing policy and service delivery. These include the Strategic Housing Investment Plan, the Local Wellbeing Plan, the current and Former Tenant Rent Arrears Policy as well as the Tenant Participation Strategy.

### 5. Is the proposal a strategic decision? If so, please complete the steps below in relation to socio-economic disadvantage. If not, please state why it is not a strategic decision:

The Housing Revenue Account (HRA) budget report represents a strategic decision for Clackmannanshire Council's Housing Service as it sets out the Service's budget and financial plan for the 2026/27 financial year, with the aim of determining how resources should be allocated to meet statutory obligations and sustain service delivery. In particular, strategic proposals within the report include considerations for:

- The expenditure required to deliver essential housing services.
- Investment in the capital improvement programme to maintain and upgrade Council housing stock.
- Funding to support delivery of the Strategic Housing Investment Plan (SHIP).
- Maintaining a minimum reserve of 5% to ensure financial resilience.

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### Step B – Consider the level of EFSIA required

*You should consider the available evidence and data relevant to your proposal. You should gather information in order to:*

- *help you to understand the importance of your proposal for those from equality groups,*
- *inform the depth of EFSIA you need to do (this should be proportionate to the potential impact), and*
- *provide justification for the outcome, including where it is agreed an EFSIA is not required.*

### 6. What information is available about the experience of those with protected characteristics in relation to this proposal? Does the proposal relate to an area where there are already known inequalities? Refer to the guidance for sources of evidence and complete the table below.

Equality Group	Evidence source (e.g. online resources, report, survey, consultation exercise already carried out)	What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
Age	Scottish Census 2022 Tenant Satisfaction and Aspiration Survey 2023 Poverty and Income Inequality	According to the Scottish Census 2022, there were a total 12,652 individuals living social rented sector across Clackmannanshire. 29% of those individuals were aged 0-15, followed by 25% who were aged 50 to 64 and 23% of individuals aged 35 to 49.  In terms of household composition, findings from the Tenant Satisfaction and Aspiration Survey 2023 show that 22.4% of

<b>Equality Group</b>	<b>Evidence source</b> (e.g. online resources, report, survey, consultation exercise already carried out)	<b>What does the evidence tell you about the experiences of this group in relation to the proposal?</b> NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
	in Scotland 2017-20 People Community Wellbeing Plan 2024-25	<p>households consist of one adult aged 60 and over, 19.2% are single-parent families with at least one child under 16, and 18% are one-adult households under the age of 60.</p> <p>At a national level children and younger adults are more likely to be living in relative poverty compared to older adults. Between 2017–20, 28% of children aged 0 to 4 and 28% of adults aged 16 to 24 were in relative poverty after housing costs, compared to 15% of adults aged 65 and over.</p> <p>Furthermore, the latest child poverty statistics across Clackmannanshire indicate the percentage of children aged 0-15 years living in relative poverty has increased from 25.5% to 27.3% in 2023. Department for Work and Pensions (DWP) figures for 2022/23 show that 2,855 children were living in relative low-income households which is an increase of 36.3% (760 children) since 2016/17. Additionally, 65% of these children were living in lone-parent households.</p> <p>The Housing Revenue Account (HRA) is currently facing financial pressures in meeting statutory obligations and tenant expectations while maintaining financial sustainability and service delivery. To address these challenges, the HRA proposes a rent increase above inflation to ensure that rents keep pace with rising operating costs. The recommended increase of 6% for 2026/27 is based on financial modelling that takes account of inflationary projections and the need to sustain service delivery at its current level.</p> <p>An affordability assessment, using industry-recognised parameters, indicates that the vast majority of households would spend less than 25% of their income on rent under the proposed increase.</p> <p>However, single tenants aged 18-20 on the national minimum wage would exceed this threshold, although no household breaches the recognised industry standard of spending no more than 30% of income on rent.</p> <p>Taken together, national and local evidence suggests that children and younger adults are more likely to experience poverty and financial hardship. This is reinforced by affordability modelling, which indicates that younger households, particularly those led by individuals aged 18-20 may face greater challenges associated with the rent increase and in meeting subsequent rent obligations. As such, this group is likely to be more likely to be affected by the proposals within this report.</p>

Equality Group	Evidence source (e.g. online resources, report, survey, consultation exercise already carried out)	What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
Disability	Scottish Census 2022 Tenant Satisfaction and Aspiration Survey 2023 Scottish House Condition Survey 2017-19 Poverty and Income Inequality in Scotland 2017-20	<p>Household-level data from the Scottish House Condition Survey 2017–2019 shows that long-term sickness or disability is particularly prevalent in the social rented sector, with 58% of households reporting at least one member with a long-term sickness or disability. Further findings from Clackmannanshire Council's Tenant Satisfaction and Aspiration Survey 2023 indicate that 14.4% of the tenant base identify as being permanently sick or disabled.</p> <p>National research shows that poverty rates remain consistently higher for households that include a disabled person compared to those where no one is disabled, with the gap between these groups remaining relatively steady in recent years.</p> <p>Nationally, between 2017-2020, the poverty rate after housing costs for people in households with a disabled member was 23% compared with 17% in households without a disabled member. When extrapolated to the local authority level, this evidence suggests that households where someone has a disability are more likely to experience financial difficulty.</p> <p>While the rent affordability modelling undertaken for the 2026/27 budget report indicates that only a very limited number of households would breach the affordability criteria, the analysis is based primarily on household income and composition. It does not account for additional costs often associated with disability, and as such, proposals related to rent increases may have a greater impact on disabled individuals compared to non-disabled individuals.</p>
Race	Scottish Census 2022 Tenant Satisfaction and Aspiration Survey 2023 Poverty and Income Inequality in Scotland 2017-20	<p>The Council's Tenant Satisfaction and Aspiration Survey indicates that 96% of tenants identify as being of Scottish ethnicity.</p> <p>Nationally, data from 2015-2020 shows that people from non-white minority ethnic groups were more likely to experience relative poverty after housing costs compared to those from 'White – British' and 'White – Other' groups. The poverty rate was 41% for 'Asian or Asian British' ethnic groups and 43% for 'Mixed, Black or Black British and Other' ethnic groups. In comparison, the poverty rate among the 'White – Other' group was 24%, and among the 'White – British' group it was 18%.</p> <p>This indicates that ethnic minority households are more likely to experience financial hardship and could therefore be more affected by the rent increase recommendations.</p> <p>However, given the overwhelmingly white tenant population in Clackmannanshire Council's housing stock, the proportion of tenants from minority ethnic backgrounds who may be impacted is likely to be small.</p>

<b>Equality Group</b>	<b>Evidence source</b> (e.g. online resources, report, survey, consultation exercise already carried out)	<b>What does the evidence tell you about the experiences of this group in relation to the proposal?</b> NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
		<p>Clackmannanshire is also home to a small but vibrant Gypsy/Traveller community. According to the 2022 Census, there are 56 Gypsy/Travellers living in the area, with 13 households due to move back to the Westhaugh Gypsy/Traveller site following the re-development works being finished.</p> <p>The HRA budget paper includes rent-setting proposals for the Westhaugh redevelopment project, which will provide accommodation for Gypsy/Traveller residents. As such, any proposals related to rent-setting and subsequent rent increases are likely to directly impact individuals belonging to the Gypsy/Traveller community.</p>
<b>Sex</b>	Scottish Census 2022 Tenant Satisfaction and Aspiration Survey 2023 Poverty and Income Inequality in Scotland 2017-20	<p>According to Clackmannanshire Council's Tenant Satisfaction and Aspiration Survey, the tenant population is broadly evenly split by sex, with 50% male and 49% female.</p> <p>Data from Poverty and Income Inequality in Scotland shows that poverty rates are highest for single women with children, with 38% of such households living in relative poverty. The poverty rate for single women without children is 27%, while for single men without children it is 34%. Between 2017-2020, 20% of single female pensioners and 17% of single male pensioners were in relative poverty after housing costs.</p> <p>This evidence suggests that single female parent households in Clackmannanshire are the group most likely to be affected by the rent increase proposals, followed by single male households.</p>
<b>Gender Reassignment</b>	Scottish Census 2022 Tenant Satisfaction and Aspiration Survey 2023	<p>The Scottish Census 2022 reports that 0.44% of people aged 16 and over in Scotland identify as transgender, with Clackmannanshire's rate slightly lower at 0.35% (151 individuals). Clackmannanshire Council's Tenant Satisfaction and Aspiration Survey 2023 recorded no tenants currently identifying as transgender within Council housing.</p> <p>While there is limited information available on the experiences of this protected characteristic both locally and nationally, the very small number of transgender individuals in Clackmannanshire suggests that this group is unlikely to be impacted by the proposals within this HRA budget paper.</p>
<b>Sexual orientation</b>	Scottish Census 2022 Tenant Satisfaction and Aspiration Survey 2023	<p>According to the 2022 Census, 1,343 individuals (3.12%) aged 16 and over in Clackmannanshire identify as LGB+.</p> <p>There is currently no available data on the proportion of LGB+ individuals experiencing financial hardship locally or nationally,</p>

<b>Equality Group</b>	<b>Evidence source</b> (e.g. online resources, report, survey, consultation exercise already carried out)	<b>What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).</b>
		<p>and who might subsequently be impacted by the rent increase proposals.</p> <p>While this absence of data does not indicate that such individuals do not face financial challenges, the relatively small size of the LGB+ population in Clackmannanshire suggests that this group is unlikely to be significantly impacted by the rent increase proposals.</p>
<b>Religion or Belief</b>	Scottish Census 2022 Tenant Satisfaction and Aspiration Survey 2023 Poverty and Income Inequality in Scotland 2017-20	<p>National data from 2015–2020 indicates that Muslim adults were disproportionately affected by relative poverty after housing costs, with 52% of Muslim adults living in poverty compared to 18% of adults overall. In contrast, 15% of adults affiliated with the Church of Scotland were in relative poverty. Adults reporting no religion experienced similar levels of poverty, with 19% living in relative poverty after housing costs.</p> <p>According to the Scottish Census 2022, Clackmannanshire's social rented sector included 196 individuals identifying as Muslim, 1,947 individuals affiliated with the Church of Scotland, and 8,433 individuals reporting no religion. Overall, 58.33% of Clackmannanshire's population reported having no religion.</p> <p>While national evidence suggests that individuals from Muslim backgrounds are more likely to experience financial hardship, the relatively small number of Muslim individuals living in Clackmannanshire's social rented sector indicates that the impact of the proposals and recommendations set out in the HRA Budget Paper may be limited.</p>
<b>Pregnancy or maternity</b>	Tenant Satisfaction and Aspiration Survey 2023 Poverty and Income Inequality in Scotland 2017-20	<p>According to the Poverty and Income Inequality in Scotland statistics, single women with children experience the highest poverty rates, with 38% of all single-women households living in poverty. National trends also show a significant increase in the number of single parents claiming Universal Credit, rising by 41.1% between 2021 and 2024.</p> <p>Locally, Clackmannanshire Council's Tenant Satisfaction Survey indicates that 19.2% of all households in the social rented sector are single-parent families with at least one child under the age of 16. The majority of these households are female-led.</p> <p>This evidence suggests that female-led, single-parent households are more likely to experience financial hardship and may therefore be indirectly impacted by the rent increase recommendations made within the HRA Budget Paper.</p>

<b>Equality Group</b>	<b>Evidence source</b> (e.g. online resources, report, survey, consultation exercise already carried out)	<b>What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).</b>
<b>Marriage or civil partnership</b> (only the first aim of the Duty is relevant to this protected characteristic and only in relation to work matters)		Not an employment matter, does not apply.
<b>Socio economic disadvantage (if required)</b>	Scottish Census 2022 Poverty and Income Inequality in Scotland 2017-20 People Community Wellbeing Plan 2024-25 Scottish Household Survey 2019 National Records of Scotland Draft Housing Need and Demand Assessment 2025 Scottish Government Homelessness Returns	<p>Clackmannanshire experiences higher-than-average levels of deprivation. A quarter (25%) of all SIMD datazones in the area fall within the 20% most deprived in Scotland. Eight datazones have more than a quarter of residents who are income deprived, and 10% of the population live in the most deprived SIMD areas, ranking Clackmannanshire 9th highest nationally. Only 5% of the population live in the least deprived SIMD areas.</p> <p>The youngest age groups are disproportionately represented in the most deprived areas, indicating a strong link between age and socio-economic disadvantage locally.</p> <p>According to the 2022 Census, Clackmannanshire had 24,072 households, with 63% owner-occupied, 8.9% privately rented, and 27% socially rented. The Scottish Household Survey (2019) shows that 47% of socially rented households are located in the most deprived areas, compared to 17% of privately rented and 12% of owner-occupied households.</p> <p>Employment data shows that only 48.2% of Clackmannanshire households are “working households,” below the Scottish average of 57.6%. Meanwhile, 27.5% are “workless households,” significantly higher than the national average of 17.8%. Notably, 31% of workless households in Clackmannanshire have children, compared to just 10.2% nationally.</p> <p>Clackmannanshire’s Housing Service data shows that 76% of current Council tenants receive full or partial support with rent. Affordability modelling indicates that households aged 18-20 receiving Universal Credit or Housing Benefit are likely to be most negatively impacted by the proposed 6% rent increase for 2026/27. While the modelling suggests that most households will remain within recognised affordability thresholds, socio-economic disadvantage means that any increase in rent is likely to place additional financial pressure on low-income households.</p> <p>By its nature, the proposed rent increase will have an impact on tenants experiencing socio-economic disadvantage. It is therefore essential that targeted support is provided to these</p>

<b>Equality Group</b>	<b>Evidence source</b> (e.g. online resources, report, survey, consultation exercise already carried out)	<b>What does the evidence tell you about the experiences of this group in relation to the proposal?</b> NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
		households to prevent rent arrears, ensure tenants can sustain their tenancies, and ultimately alleviate financial hardship.

**7. Based on the evidence above, is there relevance to some or all of the equality groups? Yes**

**If yes or unclear, proceed to further steps and complete full EFSIA**

**If no, explain why below and then proceed to Step E:**

## Step C – Stakeholder engagement

This step will help you to address any gaps in evidence identified in Step B. Engagement with people who may be affected by a proposal can help clarify the impact it will have on different equality groups. Sufficient evidence is required for you to show 'due regard' to the likely or actual impact of your proposal on equality groups.

**8. Based on the outcome of your assessment of the evidence under Step B, please detail the groups you intend to engage with or any further research that is required in order to allow you to fully assess the impact of the proposal on these groups. If you decide not to engage with stakeholders, please state why not:**

All tenants are invited to provide their views on the proposed rent increase, regardless of protected characteristics. A questionnaire has been distributed to all tenant households and made available online to ensure accessibility, and follow-up contact will be made by telephone to encourage participation and gather feedback.

To complement this, the Service is hosting in-person and online engagement sessions throughout November and December, including outreach at local support markets.

These sessions aim to understand tenants' experiences with rent payments, perceptions of affordability, awareness of available financial support, and knowledge of where to seek assistance. Representatives from Money Advice, Housing Services, and Energy Advice teams will or have already attended these events to provide guidance and practical support to tenants who may be affected by the proposals.

Furthermore, additional consultations with stakeholders have been undertaken as part of early engagement with tenants and relevant service to inform annual rent review exercise, with particular focus given to understand tenants' experiences with rent payments, their awareness of available support, perceptions of affordability, and knowledge of where to seek assistance.

Additional consultations have also taken place with Gypsy/Traveller residents to understand their views on the rent-setting proposals for the redeveloped Westhaugh Gypsy/Traveller site and to allow them to express what they believe represents good value for money, ensuring that they are fully considered in the decision-making process

**9. Please detail the outcome of any further engagement, consultation and/or research carried out:**

As part of the early engagement exercise, short pulse surveys were carried out at local Gala Days and the Clacks Community Carnival to support the annual rent review process. These surveys provided valuable insights into tenants' awareness of rent payment processes and the support services available to them. Findings showed that most tenants knew where to seek advice and frequently approached their Housing Officer for guidance. When asked whether they knew how to contact their Housing Officer, the overwhelming majority confirmed that they did, demonstrating strong and well-established communication channels between tenants and the Housing Service.

Building on these insights, the main rent consultation was undertaken between 20 November 2025 and 18 December 2025, inviting all tenants to share their opinions on the proposed rent increase options and to raise any concerns they wished to highlight. Tenants were able to submit their views online, over the phone, or by returning a postal survey. In addition, tenants were contacted individually throughout the consultation period to ensure that as many voices as possible were heard. In total, 452 responses were received, representing 9.4% of the tenant base.

The consultation gathered information on several key themes, including whether tenants received assistance with housing costs, their perceptions of whether rent represented good value for money, views on affordability, and their preferred rent increase option. Of those who responded, 49% (220 respondents) reported receiving full or partial housing costs assistance through Universal Credit or Housing Benefit, while

the remaining 51% did not receive any assistance. Regarding value for money, 53% (241 respondents) agreed or strongly agreed that their rent represented good value, compared with 37% (165 respondents) who disagreed or strongly disagreed. Similarly, 54% (248 respondents) felt that the current rent was affordable, while 40% (179 respondents) disagreed or strongly disagreed with that assessment.

When asked about the proposed rent increase options of 6%, 7%, or 8%, the overwhelming majority – 77.88% (352 respondents) – expressed a preference for a 6% increase. A further 71 tenants indicated support for a 7% increase, while 29 respondents (6.4%) favoured an 8% increase, due to the associated energy-efficiency improvement proposals that are linked to higher rent levels.

A total of 182 respondents also provided additional written comments. Many expressed concerns about rent increases more generally and the ability of wages and benefits to keep pace with rising costs, including council tax and other household expenses. Some respondents stated that although rent may be affordable at present, they feared a point would be reached where future increases could become unsustainable, particularly in the context of the ongoing cost-of-living crisis and fluctuating energy prices. Several tenants highlighted the stress and anxiety associated with finding additional income to accommodate rent increases.

A number of respondents raised concerns regarding property maintenance and the repairs service, noting that they felt investment in these areas had not been sufficient. Many emphasised that any rent increases should be clearly justified by tangible improvements in the repairs service and by increased delivery of the capital investment programme, including upgrades such as kitchens and windows. While respondents generally welcomed further investment in energy efficiency measures, there were echoes of concern regarding affordability, with some tenants expressing that despite recognising the long-term benefits, the short-term financial pressures made accepting any increase more challenging.

In comparison, a separate in-person consultation session was held with the Gypsy/Traveller community on 25 November 2025 to gather their views on the proposed rent-setting approach for the redeveloped Westhaugh site. During this session, residents expressed clear support for the proposal to align pitch rents with the rent-setting methodology used across the wider general needs housing stock, recognising the benefits of a fair, transparent, and streamlined system. Feedback indicated that the proposed rent levels were considered reasonable and represented good value for money.

## Step D - Impact on equality groups and steps to address this

### 10. Consider the impact of the proposal in relation to each protected characteristic under each aim of the general duty:

- Is there potential for discrimination, victimisation, harassment or other unlawful conduct that is prohibited under the Equality Act 2010? How will this be mitigated?
- Is there potential to advance equality of opportunity between people who share a characteristic and those who do not? How can this be achieved?
- Is there potential for developing good relations between people who share a relevant protected characteristic and those who do not? How can this be achieved?

If relevant, consider socio-economic impact.

Age	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination	X			<p>Evidence suggests that younger tenants, particularly those aged 16–24, may be more vulnerable to financial hardship and therefore more likely to be impacted by the proposed 6% rent increase. This is supported by affordability modelling, which indicates that while the vast majority of households will not breach the 25% affordability threshold, some tenant households aged 18-20 are projected to spend approximately 27% of their income on rent.</p> <p>In recognition of this risk, targeted mitigation measures will be implemented to support affected households, and ensure they are able to pay their rent on time.</p> <p>These measures may include, but are not limited to, increased communication with tenants, proactive signposting to financial advice services, and referrals to appropriate support agencies and organisations. This approach aims to reduce the risk of discrimination and ensure that younger tenants are not disproportionately disadvantaged by the proposals.</p>
potential for developing good relations			X	<p>It is unlikely that the proposals contained within this HRA Budget Report will have a direct bearing on the potential for fostering good relations between different equality groups.</p> <p>However, as outlined in the paper, the Housing Service remains committed to promoting positive relationships between tenants and staff through the implementation of a person-centred approach and the continued delivery of actions set out in the Tenant Participation Strategy.</p>
potential to advance equality of opportunity	X			The Housing Service aims to employ a person-centred approach to prevent and address any potential risks associated with the rent increase proposals, particularly where age has been identified as a

				<p>contributing factor to vulnerability. As highlighted in affordability modelling, younger tenants may face greater financial challenges.</p> <p>To mitigate this, the Service will ensure appropriate levels of support are in place, including collaboration with internal teams and external organisations to provide tailored assistance. This approach will help individuals maintain their tenancies and access the same opportunities for housing stability as others.</p>
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Disability	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination	X			<p>National evidence indicates that households including disabled members are more likely to experience financial hardship and may therefore be more impacted by the proposed rent increase.</p> <p>To mitigate this risk, the Housing Service aims to adopt person-centred approach that holistically considers the needs of both the individual and the household as a whole</p> <p>Where vulnerabilities related to disability and the associated difficulty of paying rent are identified and the, Housing Officers within the Service will work collaboratively with internal departments and external support services to ensure appropriate assistance is in place. This includes tailored interventions to prevent rent arrears and subsequently ensure that any rent increases do not negatively impact individuals with protected characteristics.</p>
potential for developing good relations			X	<p>It is unlikely that the proposals contained within this HRA Budget Report will have a direct bearing on the potential for fostering good relations between different equality groups.</p> <p>However, as outlined in the paper, the Housing Service remains committed to promoting positive relationships between tenants and staff through the implementation of a person-centred approach and the continued delivery of actions set out in the Tenant Participation Strategy.</p>
potential to advance equality of opportunity	X			Where a tenant's disability, mental health condition, or other related factors contribute to vulnerability and financial hardship, the Housing Service will ensure that targeted support is provided. This will involve working with internal teams and external organisations to deliver tailored assistance that enables individuals to maintain their tenancy and access the same opportunities for housing stability as others.

				<p>As part of its operational and strategic activities, the Service aims to provide ample opportunities for all tenants, regardless of protected characteristics to engage in tenancy-related activities, including budget and rent-setting consultations. These are offered through in-person engagement sessions, online platforms, and telephone outreach to ensure accessibility.</p> <p>The HRA budget also outlines funding for the capital improvement programme, which includes the timely delivery of property adaptations to enable individuals with disabilities to remain in their homes.</p> <p>Additional improvement works are supported through the Tenant Improvement Fund, which allows for community improvement works and bespoke works to individual properties property based on tenant feedback, examples of which include garden adaptations to accommodate wheelchair users.</p> <p>This person-centred and targeted approach, , ensures that disabled households have opportunities to improve their quality of life and maintain housing stability.</p>
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Race	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination	X			<p>National evidence suggests that individuals from ethnic minority backgrounds are more likely to experience financial hardship and could therefore be disproportionately affected by rent increase proposals.</p> <p>However, local demographic data indicates that the vast majority of tenants within Clackmannanshire Council's social rented sector identify as White. Given this context, it is unlikely that the proposed rent increase will have a significant or disproportionate impact on this protected characteristic.</p> <p>Nevertheless, the HRA budget includes rent-setting proposals for the Gypsy/Traveller site currently undergoing redevelopment.</p> <p>These proposals follow a comprehensive review of rent-setting for the Council's general housing stock undertaken in 2024/25, which aimed to improve fairness, transparency, and consistency in rent levels across different property types.</p> <p>Under the new system, rents are determined based on the number of living spaces and the type of accommodation. This same approach is proposed for the Gypsy/Traveller site, aligning pitch rents with</p>

				general needs housing – equivalent to the rent for a one-bedroom semi-detached bungalow or house. This ensures transparency and fairness across the board and promotes consistency in rent-setting for all tenants.
potential for developing good relations			X	<p>It is unlikely that the proposals contained within this HRA Budget Report will have a direct bearing on the potential for fostering good relations between different equality groups.</p> <p>However, as outlined in the paper, the Housing Service remains committed to promoting positive relationships between tenants and staff through the implementation of a person-centred approach and the continued delivery of actions set out in the Tenant Participation Strategy.</p>
potential to advance equality of opportunity	X			<p>While local demographic data suggests that the proportion of tenants from minority ethnic backgrounds is small, the rent-setting proposals for the Gypsy/Traveller site have the potential to advance equality of opportunity.</p> <p>By applying a robust and transparent rent-setting methodology that aligns with general needs housing, the Housing Service will aim to ensure fairness and consistency for Gypsy/Traveller households, and will work to support equitable treatment across the service provision.</p>

Sex	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination	X			<p>Evidence suggests that single female-parent households, both nationally and locally, are more likely to experience financial hardship and poverty. As such, these households may be disproportionately impacted by the proposed rent increase.</p> <p>To mitigate this risk, the Housing Service aims to adopt a person-centred, holistic approach to mitigate any negative impacts arising from the rent increase proposals, such as rent arrears, taking into account all protected characteristics, including sex.</p> <p>Where vulnerabilities are identified in relation to rent payments, Housing Officers within the Service will ensure adequate contact with tenants and provide appropriate support. This will include working collaboratively with internal services and external agencies to offer signposting, advice, and tailored assistance aimed at supporting with rent payments, preventing rent arrears and sustaining tenancies.</p>
potential for developing good relations			X	<p>It is unlikely that the proposals contained within this HRA Budget Report will have a direct bearing on the potential for fostering good relations between different equality groups.</p> <p>However, as outlined in the paper, the Housing Service remains committed to promoting positive relationships between tenants and staff through the implementation of a person-centred approach and the continued delivery of actions set out in the Tenant Participation Strategy.</p>
potential to advance equality of opportunity	X			<p>While rent affordability modelling provides a broad assessment based on household income and composition, the Housing Service recognises the need for a person-centred approach to ensure that rent increase proposals do not negatively impact households. This includes a holistic assessment of each tenant's circumstances, considering all protected characteristics.</p> <p>Where sex is identified as a contributing factor to vulnerability, such as in single female-parent households, the Service will ensure that appropriate levels of support are in place. This will involve working with internal teams and external organisations to provide tailored assistance that enables individuals to mitigate any negative impacts associated with rent affordability, subsequent rent payments and maintain housing stability.</p>

Gender Reassignment	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination			X	Given the very small number of individuals who identify as transgender across Clackmannanshire overall, it is unlikely that the proposals within the HRA Budget Report will have an impact on this protected group.
potential for developing good relations			X	<p>It is unlikely that the proposals contained within this HRA Budget Report will have a direct bearing on the potential for fostering good relations between different equality groups.</p> <p>However, as outlined in the paper, the Housing Service remains committed to promoting positive relationships between tenants and staff through the implementation of a person-centred approach and the continued delivery of actions set out in the Tenant Participation Strategy.</p>
potential to advance equality of opportunity			X	Given the very small number of individuals who identify as transgender across Clackmannanshire overall, it is unlikely that the proposals within the HRA Budget Report will have an impact on this protected group.

Sexual Orientation	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination			X	Given the very small number of individuals who identify as LGB+ across Clackmannanshire overall, it is unlikely that the proposals and recommendations made within the HRA Budget Report will have an impact on this protected group.
potential for developing good relations			X	<p>It is unlikely that the proposals contained within this HRA Budget Report will have a direct bearing on the potential for fostering good relations between different equality groups.</p> <p>However, as outlined in the paper, the Housing Service remains committed to promoting positive relationships between tenants and staff through the implementation of a person-centred approach and the continued delivery of actions set out in the Tenant Participation Strategy.</p>
potential to advance equality of opportunity			X	Given the very small number of individuals who identify as LGB+ across Clackmannanshire overall, it is unlikely that the proposals and recommendations made within the HRA Budget Report will have an impact on this protected group.

Religion or Belief	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination			X	<p>While national evidence suggests that individuals from Muslim backgrounds are more likely to experience financial hardship and thus may be more likely to be impacted by rent increase proposals, the relatively small number of Muslim tenants within Clackmannanshire's social rented sector indicates that the minimum recommended 6% increase is unlikely to have a significant impact on this protected group.</p> <p>Nonetheless, the Housing Service remains committed to applying a person-centred approach that considers all protected characteristics, including religion or belief, to ensure equitable access to support and ensure that no group is discriminated by the rent increase proposals.</p>
potential for developing good relations			X	<p>It is unlikely that the proposals contained within this HRA Budget Report will have a direct bearing on the potential for fostering good relations between different equality groups.</p> <p>However, as outlined in the paper, the Housing Service remains committed to promoting positive relationships between tenants and staff through the implementation of a person-centred approach and the continued delivery of actions set out in the Tenant Participation Strategy.</p>
potential to advance equality of opportunity			X	<p>Given that the majority of individuals within Clackmannanshire's social rented sector identify as having no religion, and only a small proportion identify as belonging to other religious groups, it is unlikely that this protected characteristic will be significantly impacted by the proposals made within the budget report</p>

<b>Pregnancy/maternity</b>	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination	X			<p>Evidence suggests that single female-led parent households in Clackmannanshire are more likely to experience financial hardship and poverty, and may therefore be disproportionately impacted by any rent increase proposals. To mitigate this risk, the Housing Service will adopt a person-centred, holistic approach to supporting tenants affected by rent changes, taking into account all protected characteristics, including pregnancy and maternity.</p> <p>Where vulnerabilities are identified, such as increased risk of rent arrears or difficulty sustaining a tenancy, the Housing Service will work collaboratively with internal departments and external support organisations to provide appropriate signposting, advice, and tailored assistance.</p>
potential for developing good relations			X	<p>It is unlikely that the proposals contained within this HRA Budget Report will have a direct bearing on the potential for fostering good relations between different equality groups.</p> <p>However, as outlined in the paper, the Housing Service remains committed to promoting positive relationships between tenants and staff through the implementation of a person-centred approach and the continued delivery of actions set out in the Tenant Participation Strategy.</p>
potential to advance equality of opportunity			X	<p>Where pregnancy or maternity is identified as a contributing factor to vulnerability and risks associated with the proposed rent increases, the Service will ensure that appropriate levels of support are in place, such as in the case of female-led households with young children.</p> <p>This includes working with internal teams and external support organisations to provide tailored assistance that enables individuals to maintain their tenancy and access the same opportunities for housing stability and support as others.</p>

<b>Marriage/civil partnership</b>	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination (only the first aim of the Duty is relevant to this protected characteristic and only in relation to work matters)				Not an employment matter, not applicable to this proposal.

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Socio-economic disadvantage	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Yes	No	No impact	
(If required) Will the proposal reduce inequalities of outcome caused by socio-economic disadvantage?		X		<p>The rent increase proposals within this HRA budget paper are necessary to offset rising operational costs and ensure the financial viability of the Housing Service. Nonetheless, these proposals will have an impact on individuals experiencing socio-economic disadvantage.</p> <p>To mitigate any negative effects, the Housing Service has undertaken a rent affordability modelling exercise based on the rent increases to identify households most likely to be adversely affected by the proposals.</p> <p>Targeted support will be offered to these households to prevent rent arrears from occurring due to the proposed increase, and help tenants sustain their tenancies. This support will be tailored to the individual needs of the tenants, and might include, but is not limited to pro-active communication, signposting to financial advice services, as well as referrals to internal and external support organisations.</p> <p>In addition, the proposed budget for the capital maintenance programme aims to ensure that the programme can run smoothly, with aim of improving the quality and the energy efficiency of Council housing through measures such as kitchen upgrades, window replacements, and external fabric improvements. These works have and will aim to continue on delivering significant energy-saving benefits for tenants, reducing household costs and improving living conditions. The Service also plans to increase the supply of affordable housing through targeted off-the-shelf purchases, ensuring that more households have access to secure and affordable homes.</p> <p>These measures aim to demonstrate the Housing Service's commitment to reducing inequalities of outcome caused by socio-economic disadvantage by improving housing quality, supporting affordability, and providing targeted assistance to those most at risk.</p>

## 11. Describe how the assessment might affect the proposal or project timeline?

Examples of the items you should consider here include, but are not limited to:

- **Communication plan:** do you need to communicate with people affected by proposal in a specific format (e.g. audio, subtitled video, different languages) or do you need help from other organisations to reach certain groups?
- **Cost:** do you propose any actions because of this assessment which will incur additional cost?
- **Resources:** do the actions you propose require additional or specialist resource to deliver them?
- **Timing:** will you need to build more time into the project plan to undertake research, consult or to complete any actions identified in this assessment?

The assessment is not expected to affect the overall timeline of the proposals made within the HRA Budget Paper. Equality considerations are embedded into the early stages of budget planning and setting activities, with the needs of different equality groups taken into account from the outset.

The annual budget setting and rent review process includes consultation with relevant stakeholder groups, ensuring that equality impacts are regularly assessed and aligned with strategic priorities. As part of this review, the Equality and Fairer Scotland Impact Assessment will also be revisited to ensure continued relevance and responsiveness to the needs of all equality groups.

12. Having considered the potential or actual impacts of your proposal, you should now record the outcome of this assessment. Choose from one of the following:

Please select (X)	Implications for the proposal
X	<p><b>No major change</b>            Your assessment demonstrates that the proposal shows no risk of unlawful discrimination and that you have taken all opportunities to advance equality of opportunity and foster good relations, subject to continuing monitoring and review.</p>
	<p><b>Adjust the proposal and/or implement mitigations</b>            You have identified ways of modifying the proposal to avoid discrimination or to better advance equality of opportunity or foster good relations. In addition, or alternatively, you will introduce measures to mitigate any negative impacts. Adjustments and mitigations should be recorded in the tables under Step D above and summarised in the summary sheet at the front of the document.</p>
	<p><b>Continue the proposal with adverse impact</b>            The proposal will continue despite the potential for adverse impact. Any proposal which results in direct discrimination is likely to be unlawful and should be stopped and advice taken. Any proposal which results in indirect discrimination should be objectively justified and the basis for this set out in the tables under Step D above and summarised in the summary sheet at the front of the document. If objective justification is not possible, the proposal should be stopped whilst advice is taken.</p>
	<p><b>Stop the proposal</b>            The proposal will not be implemented due to adverse effects that are not justified and cannot be mitigated.</p>

## Step E - Discuss and review the assessment with decision-makers

13. You must discuss the findings of this assessment at each stage with senior decision makers during the lifetime of the proposal and before you finalise the assessment. Record details of these discussions and decisions taken below:

Throughout the development of this assessment, the findings were discussed with decision-makers across the Council to ensure that equality considerations were fully understood and embedded within the proposal. As an active member of the Council-wide Tackling Poverty Partnership, the Housing Service provides regular updates on its performance and service delivery, with particular emphasis on its efforts to reduce financial hardship among tenants and to support the sustainment of successful and secure Council tenancies. The Partnership was briefed on the proposed rent increase, the affordability assessment undertaken, and the potential impacts on various tenant groups.

Regular discussions were also held with the Clackmannanshire Tenants and Residents Federation, who represent and advocate for the interests of Council tenants, as well as the Council's Administrative Group, with conversations focusing on the rent increase, the findings of the affordability assessment, and the mitigation measures intended to support households most at risk of financial difficulty.

Following these discussions, decision-makers agreed to proceed with the rent increase proposal on the basis that robust and targeted mitigating actions would be implemented to support vulnerable tenants, proactively reduce the risk of rent arrears, and ensure the ongoing provision of appropriate assistance throughout the lifetime of the budget.

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## Step F – Post-implementation actions and monitoring impact

It is important to continue to monitor the impact of your proposal on equality groups to ensure that your actual or likely impacts are those you recorded. This will also highlight any unforeseen impacts.

### 14. Record any post-implementation actions required.

If the proposed rent increase is agreed at the Council meeting, the decision will be communicated to all tenants ahead of the scheduled implementation in April. Households identified through affordability modelling as being at risk of breaching affordability thresholds will be prioritised for targeted support and intervention. This will include tailored measures to prevent rent arrears and ensure the sustainment of successful tenancies.

Housing Officers will continue to engage with tenants as part of their day-to-day operational activities, maintaining a person-centred approach to support provision. This will involve ongoing monitoring of cases, early identification of tenants at risk of arrears, and proactive delivery of appropriate assistance. Further in-person engagement sessions are planned throughout the year to raise awareness of available support measures, including relevant housing and rent-related advice. These sessions will also provide opportunities for tenants to access tailored support from internal teams and partner organisations.

### 15. Note here how you intend to monitor the impact of this proposal on equality groups.

The impact of the HRA budget proposals will be monitored through ongoing engagement activities as part of the Tenant Participation Strategy. This will include regular surveys and in-person engagement sessions aimed at gathering feedback on key areas such as rent affordability, tenants' views on budget priorities, and the effect of changes in rental charges on household circumstances.

These activities will offer the opportunity for valuable insights into how the proposals impact different equality groups and will inform any necessary adjustments or additional support measures. Feedback will also help ensure that the Housing Service remains responsive to tenants' needs and continues to promote fairness and equality in service delivery.

### 16. Note here when the EFSIA will be reviewed as part of the post-implementation review of the proposal:

This Equality and Fairer Scotland Impact Assessment will be reviewed annually in line with the Council's budget-setting process and the associated rent review exercise. The review will also take into account of feedback gathered through tenant consultations on the annual rent increase.

## Step G – Assessment sign off and approval

Lead person(s) for this assessment: Monika Bicev

Signed: MBicev

Date: December 2025

Senior officer approval of assessment: Katie Roddie

Signed: Katie Roddie

Date: December 2025

All full EFSIAs must be published on the Council's website as soon as possible after the decision is made to implement the proposal.

