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Kilncraigs, Greenside Street, Alloa, FK10 1EB (Tel.01259-450000)

Meeting of Clackmannanshire Council

Thursday 29 January 2026 at 9.30 am

Venue: Council Chamber, Kilncraigs, Alloa, FK10 1EB

Clackmannanshire Council

There are 32 Councils in Scotland. Clackmannanshire Council is the smallest mainland Council. Eighteen Councillors are elected to represent the views of the residents and businesses in Clackmannanshire. The Council has approved Standing Orders that detail the way the Council operates. Decisions are approved at meetings of the full Council and at Committee Meetings.

The Council is responsible for approving a staffing structure for the proper discharge of its functions, approving new policies or changes in policy, community planning and corporate governance including standards of conduct.

The Council has further responsibility for the approval of budgets for capital and revenue expenditure, it also has power to make, alter or cancel any scheme made under statute and to make, alter or cancel any orders, rules, regulations or bye-laws and to make compulsory purchase orders. The Council also determines the level of Council Tax and approves recommendations relating to strategic economic development.

Members of the public are welcome to attend our Council and Committee meetings to see how decisions are made.

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21 January 2026

A MEETING of the CLACKMANNANSHIRE COUNCIL will be held in the COUNCIL CHAMBER, KILNCRAIGS, ALLOA, on THURSDAY 29 JANUARY 2026 at 9.30 AM

NIKKI BRIDLE
Chief Executive

B U S I N E S S

		Page No.
1.	Apologies	--
2.	Declaration of Interests Elected Members are reminded of their obligation to declare any financial or non-financial interest which they may have in any item on this agenda in accordance with the Councillors' Code of Conduct. A Declaration of Interest form should be completed and passed to the Committee Services Officer.	--
3.	Minutes of Meetings of Clackmannanshire Council (Copies herewith):	
	(a) Thursday 27 November 2025 (Part 1)	07
	(b) Thursday 27 November 2025 (Part 2)	11
4.	Housing Revenue Account Budget and Capital Programme 2026/27 – report by the Strategic Director (Place) (Copy herewith)	25
5.	The Future of Council Tax in Scotland – report by the Chief Finance Officer (Copy herewith)	87
6.	Annual Treasury Management Report 2024/25 – report by the Chief Finance Officer (Copy herewith)	153
7.	Statutory Report: Best Value in Clackmannanshire Council - Action Plan Update – report by the Chief Executive (Copy herewith)	169
8.	Parking Enforcement / Decriminalised Parking Enforcement Plan – report by the Strategic Director (Place) (Copy herewith)	185
9.	Forth Valley Mental Health & Wellbeing Strategic Plan 2025/2035 - report by Dr Jennifer Borthwick, Interim Chief Officer, Clackmannanshire & Stirling HSCP (Copy herewith)	191

Page No.

10. HR Policies – report by the Interim Senior Manager, HR and Workforce Development (Copy herewith) 275

11. Notice of Motion in terms of Standing Order 16.0 – Redesignation of Sauchie from a Village to a Town - motion submitted by Councillor Jane McTaggart (Copy herewith) 343

MEETING MANAGEMENT

The Convener has advised that subject to the efficient management of the meeting, meeting breaks will be as follows:

- There will be a 10-minute break after 2 hours sitting, as set out in Standing Orders.
- There will be a 45-minute break for lunch at 12.45 until 13.30
- There will be a 10-minute break at around 15.30.

Clackmannanshire Council – Councillors and Wards (Membership 18 - Quorum 5)

Councillors		Wards		
Councillor	Phil Fairlie	1	Clackmannanshire West	SNP
Councillor	Darren Lee	1	Clackmannanshire West	CONSERVATIVE
Councillor	Graham Lindsay	1	Clackmannanshire West	SNP
Councillor	Mark McLuckie	1	Clackmannanshire West	LABOUR
Councillor	Donald Balsillie	2	Clackmannanshire North	SNP
Councillor	Martha Benny	2	Clackmannanshire North	CONSERVATIVE
Councillor	William Keogh	2	Clackmannanshire North	LABOUR
Councillor	Fiona Law	2	Clackmannanshire North	SNP
Councillor	Wendy Hamilton	3	Clackmannanshire Central	SNP
Councillor	Janine Rennie	3	Clackmannanshire Central	LABOUR
Councillor	Jane McTaggart	3	Clackmannanshire Central	SNP
Councillor	Kenneth Earle	4	Clackmannanshire South	LABOUR
Councillor	Ellen Forson	4	Clackmannanshire South	SNP
Councillor	Craig Holden	4	Clackmannanshire South	IND
Councillor	Bryan Quinn	4	Clackmannanshire South	SCOTTISH GREEN
Councillor	Scott Harrison	5	Clackmannanshire East	SNP
Councillor	Kathleen Martin	5	Clackmannanshire East	LABOUR
Councillor	Denis Coyne	5	Clackmannanshire East	CONSERVATIVE

Religious Representatives

We must appoint three religious representatives in accordance with Section 124 of the 1973 Act (inserted by Section 31 of the 1994 Act).

Religious representatives only have voting rights on matters relating to the discharge of the authority's function as education authority.

Our representatives are:

Reverend Sang Y Cha – Church of Scotland

Father Michael Carrie – Roman Catholic Church

Pastor Dee Jess – Baptist Church

Updated April 2025

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THIS PAPER RELATES TO ITEM 3 (a) ON THE AGENDA

MINUTES OF MEETING of the CLACKMANNANSHIRE COUNCIL (PART 1) held in the Council Chamber, Kilncraigs, Alloa, on Thursday 27 November 2025 at 10.00 am.

PRESENT

Councillor Phil Fairlie (Convener) (Chair)
Councillor Donald Balsillie (Provost)
Councillor Martha Benny
Councillor Denis Coyne
Councillor Kenneth Earle (Via Teams)
Councillor Ellen Forson
Councillor Wendy Hamilton
Councillor Scott Harrison
Councillor Craig Holden (From 10.21 am)
Councillor William Keogh
Councillor Fiona Law
Councillor Darren Lee
Councillor Graham Lindsay
Councillor Kathleen Martin
Councillor Jane McTaggart
Councillor Janine Rennie (Via Teams)
Councillor Bryan Quinn

IN ATTENDANCE

Nikki Bridle, Chief Executive
Chris Alliston, Strategic Director (Partnership & Performance)
Kevin Wells, Strategic Director (Place)
Lorraine Sanda, Strategic Director (People)
Lindsay Sim, Chief Finance Officer (Partnership & Performance)
Michael Boyle, Improving Outcomes Business Manager (People) (Via Teams)
Colin Bruce, Chief Education Officer (People)
Sharon Robertson, Chief Social Work Officer (People) (Via Teams)
Adrienne Aitken, Improving Outcomes Team Leader (People)
Andrew Buchanan, Housing Operations Manager (Place) (Via Teams)
Claire Fullarton, Communications Officer (Partnership & Performance) (Via Teams)
Sarah Goldberg, Team Leader, Legal and Governance (Partnership & Performance)
Alastair Hair, Senior Manager (Partnership & Performance)
Cherie Jarvie, Senior Manager, Partnership & Transformation (Partnership & Performance)
Sarah Langsford, Senior Manager (Partnership & Performance) (Teams)
Nicola Mack, Chief Accountant (Partnership & Performance) (Via Teams)
Joanna McDonald, Interim Chief Officer for Clackmannanshire and Stirling Health and Social Care Partnership (HSCP)
Karen Payton, Team Leader Communications & Marketing (Partnership & Performance)
Lee Robertson, Senior Manager, Legal and Governance (Partnership & Performance) (Clerk)
Wendy Robertson, Senior Manager, Transformation
Catriona Scott, Senior Manager, Secondary Education (People)
Gillian Scott, Senior Manager, Early Intervention (People) (Via Teams)
Jacke Davies, Members' Services (Partnership & Performance)
Melanie Moore, Committee Services (Partnership & Performance)
Gillian White, Committee Services (Partnership & Performance) (Minute)

CC(25)089 APOLOGIES

Apologies were received from Councillor Mark McLuckie.

CC(25)090 DECLARATIONS OF INTEREST

None.

CC(25)091 TRANSFORMATION THROUGH COLLABORATION

The report, submitted by the Chief Executive, updated Council on the work being undertaken to explore collaborative transformation opportunities with other Councils/partners as reported in the Budget Context and Outlook report in February 2025. It also sought agreement from Council to progress specific options in a 'Tranche 1' work programme, to a development and design phase. Progressing to the next phase does not commit the Council to a different model of service delivery. A decision on this would be taken following the completion of business cases and governance arrangements work is developed. This work would be submitted to a future meeting of Council.

This report also sought to progress a key area of mitigating action detailed within the Council's agreed Medium Term Financial Strategy (MTFS).

The work has been undertaken jointly with Falkirk Council. A similar report was submitted to Falkirk Council who required to take a simultaneous decision on progressing this work, for the reasons outlined in the report.

Councillor Craig Holden joined the meeting during questions on this item of business at 10.21 am.

Motion

To agree the recommendations in the report.

Moved by Councillor Ellen Forson. Seconded by Councillor Graham Lindsay.

Decision

The Council agreed:

1. The work programme, identified as Tranche 1: Proof of Concept (paragraph 5.5), and agreed that this moves to the next phase of development and design, noting that services delegated to the IJB will be considered by the IJB;

2. That other Councils/partners are now approached, as appropriate, for those Tranche 1 projects described as 'Regional/Regional+' and 'Once for Scotland' to ensure benefits are maximised;

3. That Scottish Government is engaged to discuss potential flexibilities which may be required to mitigate any risks and barriers to implementation of maximised benefits from the proposed work;

4. That work continues to develop the collaborative framework model and on a single governance model, as appropriate, which would be required for fully integrated functions, and that proposals on this are brought back to Council for consideration (paragraph 5.3); and

5. That officers accept the Invest to Save fund award of up to £2m to support the implementation of this work.

The Council noted:

1. The need for further ambitious transformational change to support the move to financial sustainability;

2. The Discovery project undertaken jointly with Falkirk Council, with support from PwC, to identify further cross-Council opportunities for transformation (Section 4 and Appendix 1)

3. That, subject to considerations at the development and design phase, and further Council agreement, there may be a need to explore the option of a single manager for functions which are fully integrated;

4. That there will still be a resource requirement for internal officers and teams to support the next phase of this work (paragraph 7.3);

5. That should additional investment be required above the £2m Invest to Save threshold, the Officer Programme Board, which is to be established, will seek appropriate governance from partners/ Councils as appropriate;

6. that all decisions taken are subject to Falkirk Council also agreeing these recommendations (paragraph 1.3); and

7. That further update reports will be submitted to Council as this work progresses and that there is no commitment being made by Council at this stage to different model (s) of service delivery.

Action
Chief Executive

Ends: 10.45 am

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THIS PAPER RELATES TO ITEM 3 (b) ON THE AGENDA

MINUTES OF MEETING of the CLACKMANNANSHIRE COUNCIL PART 2 held in the Council Chamber, Kilncraigs, Alloa, on Thursday 27 November 2025 at 11.05 am, having followed on 15 minutes after the conclusion of Part 1.

PRESENT

Councillor Phil Fairlie (Convener) (Chair)
Councillor Donald Balsillie (Provost)
Councillor Martha Benny
Councillor Denis Coyne
Councillor Kenneth Earle (Via Teams)
Councillor Ellen Forson
Councillor Wendy Hamilton
Councillor Scott Harrison
Councillor Craig Holden
Councillor William Keogh
Councillor Fiona Law
Councillor Darren Lee
Councillor Graham Lindsay
Councillor Kathleen Martin
Councillor Jane McTaggart
Councillor Janine Rennie (Via Teams)
Councillor Bryan Quinn

IN ATTENDANCE

Nikki Bridle, Chief Executive
Chris Alliston, Strategic Director (Partnership & Performance)
Kevin Wells, Strategic Director (Place)
Lorraine Sanda, Strategic Director (People)
Lindsay Sim, Chief Finance Officer (Partnership & Performance)
Michael Boyle, Improving Outcomes Business Manager (People) (Via Teams)
Colin Bruce, Chief Education Officer (People)
Sharon Robertson, Chief Social Work Officer (People) (Via Teams)
Adrienne Aitken, Improving Outcomes Team Leader (People)
Monika Bicev, Policy Officer, Housing (Place) (Chambers & Via Teams)
Andrew Buchanan, Housing Operations Manager (Place) (Via Teams and in Chambers)
Claire Fullarton, Communications Officer (Partnership & Performance) (Via Teams)
Sarah Goldberg, Team Leader, Legal and Governance (Partnership & Performance)
Alastair Hair, Senior Manager (Partnership & Performance)
Cherie Jarvie, Senior Manager, Partnership & Transformation (Partnership & Performance)
Sarah Langsford, Senior Manager (Partnership & Performance) (Teams)
Nicola Mack, Chief Accountant (Partnership & Performance) (Via Teams)
Joanna McDonald, Interim Chief Officer for Clackmannanshire and Stirling Health and Social Care Partnership (HSCP)
Karen Payton, Team Leader Communications & Marketing (Partnership & Performance)
Lee Robertson, Senior Manager, Legal and Governance (Partnership & Performance) (Clerk)
Wendy Robertson, Senior Manager, Transformation
Catriona Scott, Senior Manager, Secondary Education (People) (Via Teams)
Gillian Scott, Senior Manager, Early Intervention (People) (Via Teams)
Robbie Stewart, Senior Manager, Sport and Leisure (People) (Via Teams)
Ben Watson, Team Leader, Revenues (Partnership & Performance)
Jacke Davies, Members' Services (Partnership & Performance)
Melanie Moore, Committee Services (Partnership & Performance)
Gillian White, Committee Services (Partnership & Performance) (Minute)

CC(25)092 APOLOGIES

Apologies were received from Councillor Mark McLuckie.

CC(25)093 DECLARATIONS OF INTEREST

Councillor Janine Rennie declared an interest in "Item 7 Non-Domestic Rates Discretionary Relief (Charities and Sports Clubs)" and advised she would withdraw from the meeting during that item of business.

CC(25)094 MINUTES OF CLACKMANNANSHIRE COUNCIL – 2 OCTOBER 2025

The minutes of the meeting of the Clackmannanshire Council held on 2 October 2025 were submitted for approval.

Decision

The minutes of the meeting of Clackmannanshire Council held on 2 October 2025 were agreed as a correct record and signed by the Convener.

Action
Clerk to the Council

CC(25)095 COMMITTEE RECOMMENDATIONS REFERRED TO COUNCIL

The report, submitted by the Chief Executive, sought Council approval of recommendations which had been made by the Audit and Scrutiny Committee on 30 October 2025.

Motion

To agree the recommendations in the report.

Moved by Councillor Ellen Forson. Seconded by Councillor Scott Harrison.

Decision

From the Audit and Scrutiny Committee of 30 October 2025, in relation to the "Audit & Scrutiny Committee Annual Report" report, where the Audit and Scrutiny Committee noted, challenged and commented on the report and agreed to submit the report to Council for comment, challenge and approval.

The Council, having commented on and challenged the report:

1. Approved the Audit and Scrutiny Annual Report 2023/2024 which included the self-assessment actions set out in paragraphs 12.2.1 to 12.2.4 of the Annual Report that:

   To support reflection, review, and self-development, members agreed that, on a voluntary basis, Committee members would be invited to remain briefly after each meeting to reflect on what went well and identify areas for improvement.

   Members requested that quarterly financial information from the Health and Social Care Partnership (HSCP) be presented to the Committee to enable robust scrutiny. The Strategic Director for Partnership and Performance will liaise with the Chief Officer and Chief Finance Officer of the HSCP to ensure regular reporting is provided.

   Members expressed a preference for year-end accounts to be presented to the Audit and Scrutiny Committee prior to submission to Council, where possible. It was acknowledged that this may not always be feasible; however, where accounts are first presented to Council, they should subsequently be brought to Committee for further scrutiny and review.

2. Noted that the "Audit & Scrutiny Annual Report" is available on the Council's website.

From the **Audit and Scrutiny Committee of 30 October 2025**, in relation to the *"HRA Financial Performance 2025/26 as at June 2025"* report, where the Audit and Scrutiny Committee having commented on and challenged the report, noted and recommended for Council approval, the request to vire £0.450m from the safe electrical testing programme to the window replacement programme as set out in paragraph 5.2 of the report.

The Council:

1. Approved the request to vire £0.450m from the safe electrical testing programme to the window replacement programme; and

2. Noted that the *"*HRA Financial Performance 2025/26 as at June 2025*"* report is available on the Council's website.

Action
Chief Executive

CC(25)096 BE THE FUTURE UPDATE: DIGITAL AND DATA TRANSFORMATION

The report, submitted by the Chief Executive, provided the latest update in respect of the Council's Be the Future Target Operating Model (BtF TOM) and associated Transformation Programme. The report also provided an update on progress on the Digital and Data Transformation Theme and set out the proposed Be the Future Corporate Priorities for 2026/27. These priorities are agreed before the start of each financial year to ensure alignment with business and operational plans. The report also provided an update on the Clackmannanshire Transformation Space.

Councillor Coyne raised some issues with numbering of paragraphs referred to in the Recommendations. It was confirmed that in recommendation 2.1, the paragraphs referred to should be 2.53 to 2.60; in recommendation 2.2, the paragraph referred to should be 2.56; in recommendation 2.3, the paragraphs referred to should be 2.6 to 2.16; in recommendation 2.4, the paragraphs referred to should be 2.17 to 2.52 ; and in recommendation 2.5, the paragraphs referred to should be 2.61 to 2.64.

Motion

To agree the recommendations in the report.

Moved by Councillor Ellen Forson. Seconded by Councillor Wendy Hamilton.

Decision

The Council agreed to approve:

1. The Be the Future Corporate Priorities for 2026/27 and agrees that these will continue to be reported to the Strategic Oversight Group and the Be the Future Board with thematic updates provided to Council each cycle. (paragraph 2.53-2.60 and Appendix C); and

2. That the priorities moved to implementation will be reported to Council when updates on progress need to be highlighted, to allow for continued transparency and scrutiny.(paragraph 2.56 and Appendix C).

The Council agreed to note:

3. The strategic direction of the Digital and Data Transformation programme as outlined in the 5-year roadmap (paragraphs 2.6-2.16 and Appendix A).

4. The progress across each of the workstreams which reflect the Council's ongoing drive to innovate, enhance efficiency, and put people at the centre of its services—supported by digital tools, continuous learning, and partnership working (paragraphs 2.17 – 2.52).

5. The progress on the Clackmannanshire Transformation Space (paragraph 2.61-2.64)

Action
Chief Executive

CC(25)097 ESTABLISHMENT OF A NON-DOMESTIC RATES (NDR) APPEAL COMMITTEE

The report, submitted by the Senior Manager, Legal and Governance (Partnership & Performance), sought Council approval to establish a body to hear appeals against rating liability under section 238 of the Local Government (Scotland) Act 1947 given that an appeal has been received; and to consider the consequential changes to the Standing Orders and the Scheme of Delegation.

Motion

To agree the recommendations in the report.

Moved by Councillor Ellen Forson Seconded by Councillor Wendy Hamilton.

Decision

The Council:

1. Approved the establishment of a Non-Domestic Rates (NDR) Appeal Committee to consider and determine appeals from ratepayers against rates claimed from them on the grounds that the ratepayers are being improperly charged in terms of section 238 of the Local Government (Scotland) Act 1947;

2. Agreed to make consequential changes to Standing Orders and the Scheme of Delegation;

3. Agreed that the terms of reference for the NDR Appeal Committee shall be:

   "To consider and determine appeals from ratepayers against rates claimed from them on the grounds that the ratepayers are being improperly charged in terms of section 238 of the Local Government (Scotland) Act 1947; in accordance with such rules relating to the lodging and hearing of appeals as the NDR Appeal Committee may from time to time determine."

4. Agreed that the NDR Appeal Committee will be made up of three members to be drawn from the pool of 18 members of Clackmannanshire Council; and that substitutes may participate as required;

5. Agreed that the Chair of the Committee will be agreed by those members present at each meeting of the NDR Appeal Committee; and that the Chair shall hold a casting vote;

6. Noted that no political balance is required as there is no law around the establishment of the Committee;

7. Noted that any elected member sitting on the NDR Appeal Sub Committee should consider their responsibilities as set out in the Councillors' Code of Conduct, in terms of their involvement with any appeal submitted, particularly where the petition solely concerns their Ward; and

8. Noted that as set out in Standing Orders 9.21 to 9.25, should the matter solely relate to a single Ward, Ward Councillors may speak on a matter at a committee they are not a member of, subject to the Chair's approval;

9. Noted that an appeal has been received in respect of the amount of non-domestic rates claimed from a person who has received of a demand notice for non-domestic rates. The appeal requires to be determined; and

10. Noted that training will be provided to any members participating in any meetings of the NDR Appeal Committee.

Action
Senior Manager, Legal and Governance (Partnership & Performance)

Councillor Janine Rennie withdrew from the meeting for the duration of the undernoted item of business having previously declared an interest.

CC(25)098 NON-DOMESTIC RATES DISCRETIONARY RELIEF (CHARITIES AND SPORTS CLUBS)

The report, submitted by the Senior Manager Partnership and Transformation/Senior Manager Finance and Revenues, (S95 Officer), presented the findings of a consultation on potential changes to the discretionary non-domestic rates relief currently offered by Clackmannanshire Council. The report highlighted that, while the original Council decision was to consult Community Amateur Sports Clubs (CASCs), the scope was extended for reasons of fairness and transparency to include all organisations currently benefiting from non-domestic rates relief. The report invited Council to determine whether this relief should be withdrawn.

Motion

To agree the recommendations in the report and to take forward option (c) to maintain the provision of non-domestic relief to all organisations.

Moved by Councillor Ellen Forson. Seconded by Councillor Wendy Hamilton.

Voting

Following debate on the Motion, in terms of Standing Order 14.7, Councillor Holden asked for a roll call vote. The Council agreed that a vote be taken by calling the roll and at this stage there were 16 members present who were eligible to vote. On the roll being called, the members present voted as follows:

For the Motion (16)
Councillor Phil Fairlie
Councillor Donald Balsillie
Councillor Darren Lee
Councillor Graham Lindsay
Councillor Martha Benny
Councillor William Keogh
Councillor Fiona Law
Councillor Wendy Hamilton
Councillor Jane McTaggart
Councillor Kenneth Earle
Councillor Ellen Forson
Councillor Craig Holden
Councillor Bryan Quinn
Councillor Scott Harrison
Councillor Kathleen Martin
Councillor Denis Coyne

Against the Motion (0)

Abstain from Voting (0)

The Motion was carried unanimously.

Decision

The Council unanimously:

1. Noted and consider the findings of the consultation conducted with groups currently receiving discretionary rates relief.

2. Noted that the consultation was broadened to include the removal of non-domestic relief for all organisations currently receiving such relief, rather than being limited solely to Community Amateur Sports Clubs (CASCs).

3. Reviewed, and took into account, the Equality and Fairer Scotland Impact Assessment.

4. Agreed to maintain the provision of non-domestic relief to all organisations.

Action
Senior Manager Partnership and Transformation /
Senior Manager Finance and Revenues, (S95 Officer)

Councillor Janine Rennie re-joined the meeting at the conclusion of the previous item of business.

CC(25)099 ANNUAL REVIEW OF DEBTORS 2024/25

The report, submitted by the Chief Finance Officer (S95 Officer) (Partnership & Performance), provided Council with the annual update on income collection and to propose the 'write-off' of those debts which are deemed irrecoverable.

Motion

To agree the recommendations in the report.

Moved by Councillor Ellen Forson Seconded by Councillor Wendy Hamilton.

Decision

The Council:

1. Noted the trends in income collection for 2024/25;

2. Approved the proposed debt write-off of £719,639 (paragraph 6.2 & Appendix B);

3. Approved the write-off of school meal debt held within Schools of £3,543 (paragraph 4.6 & Appendix C); and

4. Noted and commented as appropriate on the other matters raised in the report.

Action
Chief Finance Officer (S95 Officer)

CC(25)100 IMPLEMENTATION OF SCOTLAND EXCEL CARE & SUPPORT FLEXIBLE FRAMEWORK

The report, submitted by the Head of Strategic Planning and Health Improvement, (Health and Social Care Partnership, sought Council approval for the procurement of care and support arrangements to cover the whole of the Clackmannanshire area using the Scotland Excel 2022 Care & Support Flexible Framework. It had been considered prudent to bring this before Council due to the significant value of the contract over its lifetime.

Motion

To agree the recommendations in the report.

Moved by Councillor Fiona Law. Seconded by Councillor Donald Balsillie.

Decision

The Council:

1. Approved the procurement of care and support under the Scotland Excel 20/22 Care and Support Flexible Framework and implementation of local terms and conditions.

Action
Head of Strategic Planning and Health Improvement (HSCP)

The convener advised that it was the last meeting for Joanna McDonald, Interim Chief Officer for Clackmannanshire and Stirling Health and Social Care Partnership. He recognised that the role she had played had left a lasting impression and thanked her for her contribution and wished her well in her new role.

The Convener adjourned the meeting at 12.50 pm for a meal break. When the meeting resumed at 1.30 pm, 16 members remained present as Councillor Darren Lee had withdrawn from the meeting during the break.

CC(25)101 LIBRARY SERVICES

The report, submitted by the Senior Manager (People), provided the Council with alternative library service delivery models as per the agreed amendment from Special Council Meeting February 2025:

"That Council agrees to remove the savings for year 2026/2027 in respect of the cessation of Library and CAP from Alva and Tullibody to allow for a review on options of an alternative model of delivery of these services (including delivery of these services by a community group). A report will be brought back to Council prior to the budget setting in 2026/2027."

Motion

To agree the recommendations in the report and agree that the preferred option is Option 2 as presented in the Library Options paper (Appendix 1).

Moved by Councillor Graham Lindsay. Seconded by Councillor Fiona Law.

Decision

The Council:

1. Reviewed the three options presented in the Library Options paper (Appendix 1); and

2. Agreed their preferred option as Option 2, as presented in the Library Options paper (Appendix 1)

Action
Senior Manager (People)

Councillor Janine Rennie withdrew from the meeting prior to the next item of business at 1.52pm.

CC(25)102 BRAEHEAD GOLF COURSE CLUB REQUEST

The report, submitted by the Strategic Director (Place), sought the Council's determination on the request by Braehead Golf Club to wavering of loan conditions to permit sale of land to fund investment within the Course.

Motion

That Council agrees **NOT** to waive any financial penalty or condition associated with the Minute of Agreement with Braehead Golf Club that would allow them to sell the small parcel of land as outlined within Appendix 1 of the report.

Moved by Councillor Scott Harrison. Seconded by Councillor Jane McTaggart.

Amendment 1

That this item of business is deferred to allow for a valuation of the land proposed for sale and consideration of the financial circumstances of Braehead Golf Club.

Moved by Councillor Craig Holden. Seconded by William Keogh.

The Convener adjourned the meeting at 2.30 pm to allow an opportunity for legal consideration by the Clerk. The meeting resumed at 2.40 pm, 14 members remained present, Councillor Earle having withdrawn from the meeting during the adjournment.

Voting on the Amendment 1

For the amendment	2 votes
Against the amendment	12 votes
Abstain from voting	0 votes

The amendment was defeated by 12 votes to 2 with 0 abstentions.

Councillor Janine Rennie re-joined the meeting during debate on the motion at 2.52 pm.

Amendment 2

That Council refuses the sale of the land in question.

Moved by Councillor Holden. As there was no seconder for Amendment 2, the amendment was not considered.

Voting on the Motion

Following debate on the Motion, in terms of Standing Order 14.7, Councillor Holden asked for a roll call vote. The Council agreed that a vote be taken by calling the roll and at this stage there were 15 members present who were eligible to vote. On the roll being called, the members present voted as follows:

For the Motion (14)
Councillor Phil Fairlie
Councillor Donald Balsillie
Councillor Darren Lee
Councillor Graham Lindsay
Councillor Martha Benny
Councillor William Keogh
Councillor Fiona Law
Councillor Wendy Hamilton
Councillor Jane McTaggart
Councillor Ellen Forson
Councillor Bryan Quinn
Councillor Scott Harrison
Councillor Kathleen Martin
Councillor Denis Coyne

Against the Motion (0)

Abstain from Voting (1)
Councillor Craig Holden

The Motion was carried by 14 votes to 0 with 1 abstention.

Decision

The Council:

1. Agreed **NOT** to waive any financial penalty or condition associated with the Minute of Agreement with Braehead Golf Club that would allow them to sell the small parcel of land as outlined within appendix 1 on this report.

Action
Strategic Director (Place)

CC(25)103 CORPORATE ASSET MANAGEMENT STRATEGY

The report, submitted by the Strategic Director (Place), sought approval of the Corporate Asset Management Strategy and associated policy and action plan as attached within Appendix 1 of the report.

Motion

To agree the recommendations in the report.

Moved by Councillor Scott Harrison. Seconded by Councillor Jane McTaggart.

Decision

The Council:

1. Approve the Corporate Asset Management Strategy, associated Policy and Action Plan as attached within Appendix 1.

2. Agree for annual performance update on progress against the strategy's action plan to be presented to the Council's Audit & Scrutiny Committee annually;

3. Agree to receive a review of the Strategy on a 3 yearly cycle to ensure that the strategy remains aligned with Council priorities; and

4. Note the establishment of an Asset Management Board, its membership and reporting lines as outlined within paragraph 4.3 of the report.

Action
Strategic Director (Place)

CC(25)104 PLACE BUSINESS PLAN 2025/2026

The report, submitted by the Strategic Director (Place), presented the Place Directorate Business Plan, 2025/26, for the consideration and approval of Council.

Motion

To agree the recommendations in the report.

Moved by Councillor Scott Harrison. Seconded by Councillor Jane McTaggart.

Decision

The Council:

1. Noted, commented on and approved the Place Business Plan for 2025/2026 as set out in Appendix 1 of the report.

Action
Strategic Director (Place)

The Convener adjourned the meeting at 3.23 pm for a comfort break. When the meeting resumed at 3.40 pm, 14 members remained present, as Councillor Graham Lindsay had withdrawn from the meeting during the break.

CC(25)105 HOUSING SERVICE - CURRENT AND FORMER TENANT RENT ARREARS POLICY

The report, submitted by the Strategic Director (Place), provides Council with information on the work undertaken to develop the Housing Service Current and Former Tenant Rent Arrears Policy. The Policy supports Housing Revenue Account (HRA) budget management by ensuring that tenant rent money, the core income for the HRA, is collected efficiently and effectively. This income is then reinvested into housing revenue and capital service delivery, including improvements to the Council's housing stock and investment in tenant priorities.

Councillor William Keogh withdrew from the meeting during questions to this item of business at 3.56 pm.

Motion

To agree the recommendations in the report.

Moved by Councillor Jane McTaggart. Seconded by Councillor Scott Harrison.

Decision

The Council:

1. Approved the Housing Service's Current and Former Tenant Arrears Policy (as set out in Appendix 1 of the report).

Action
Strategic Director (Place)

CC(25)106 HOUSING PROPERTY ADAPTATIONS POLICY

The report, submitted by the Strategic Director (Place), provided Council with information on the work undertaken to develop the Housing Service Property Adaptations Policy.

The Policy supports the Housing Service in ensuring that individuals who require property adaptations receive timely and appropriate support. This contributes to improved health outcomes, reduces health and mobility-related risks, and alleviates pressure on health and social care services by reducing reliance on high-cost care packages, whilst future-proofing the Council's housing stock where appropriate and required to do so.

In addition, the Policy recognises and responds to the housing needs of kinship care households. In line with the Promise Plan, it aims to support families to remain together within their established community networks wherever possible, promoting stability and wellbeing for care-experienced children and young people

Motion

To agree the recommendations in the report.

Moved by Councillor Jane McTaggart. Seconded by Councillor Scott Harrison.

Decision

The Council:

1. Approved the Housing Service Property Adaptations Policy (as set out in Appendix 1 of the report).

2. Noted the Service's intention to support tenants with relocation to more suitable accommodation (where their current property is unsuitable for adaptation) by offering tailored relocation packages.

Action
Strategic Director (Place)

CC(25)107 HOUSING - GARDEN STRUCTURE PERMISSIONS POLICY

The report, submitted by the Strategic Director (Place), outlined the work undertaken to develop the Housing Service Garden Structure Permissions Policy and set out a policy position for how garden structures will be managed within the council's social housing stock.

The Policy underpins the Council's commitment in ensuring that Council tenants can enjoy and make the full use of their homes, including their garden areas where applicable.

Motion

To agree the recommendations in the report.

Moved by Councillor Jane McTaggart. Seconded by Councillor Scott Harrison.

Amendment

That the policy is amended to include "The erection of new garden structure may be refused where the impact of a new structure combined with an existing one would cumulatively occupy more than 30% of the total garden area and where the erection of a new structure would serve to hinder access to the garden area."

Moved by Councillor Craig Holden. Seconded by Councillor Bryan Quinn.

The amendment was agreed by Council.

Decision

The Council:

1. Approved the Housing Garden Structure Permissions Policy, as set out in Appendix 1 of the report as amended to include "The erection of new garden structure may be refused where the impact of a new structure combined with an existing one would cumulatively occupy more than 30% of the total garden area and where the erection of a new structure would serve to hinder access to the garden area."

Action
Strategic Director (Place)

CC(25)107 HEALTH, SAFETY & WELLBEING STRATEGY

The report, submitted by the Strategic Director (Partnership & Performance), invited the Council to agree the Health, Safety & Wellbeing Strategy for the period 2026-2028.

Motion

To agree the recommendations in the report.

Moved by Councillor Scott Harrison. Seconded by Councillor Donald Balsillie.

Decision

The Council:

1. Agreed the Health, Safety & Wellbeing Strategy as set out in Appendix 1 of the report.

Action
Strategic Director (Partnership & Performance)

CC(25)108 MOTION TO COUNCIL – ACTIVE TRAVEL AND PEDESTRIAN PRIORITY AT SIGNALISED CROSSINGS

A notice of motion in terms of Standing Order 16.0 was submitted by Councillor Fiona Law.

Motion

Council notes that in September 2025, the Council's Transport Team collaborated with Living Streets Scotland to launch "Active Travel Zone" maps at several primary schools. These maps encourage families to walk or wheel their journey to school by illustrating walking distances from local streets, transport hubs, and "Park and Stride" sites. They highlight the safest and most accessible routes to school. Choosing healthier and cleaner travel options improves road safety, reduces congestion, and supports the Council's climate emergency commitments. Council commends this work and encourages further initiatives of this nature.

Council recognises a barrier to safer streets are crossing streets. Living Street Scotland notes evidence indicating that when pedestrian wait times exceeding 30 seconds at crossings this can lead to risky behaviour, such as crossing before the green man. Living Streets Scotland reports that many crossings require pedestrians to wait excessively, prioritising motor traffic flow and creating barriers to walking and wheeling. Extended wait times increase the likelihood of unsafe crossings, putting pedestrians and other road users at risk. Council believes that wait times at junctions and crossings should prioritise pedestrians.

Council therefore agrees to:

I. Amend Pelican, Puffin, Toucan, and Pegasus crossings so that the maximum wait time from pressing the button to the green signal is **20 seconds** where legally possible on such crossings;

II. Implement this change during scheduled maintenance of crossings to minimise additional costs to the Council.

Moved by Councillor Fiona Law. Seconded by Councillor Scott Harrison.

Decision

The Council agreed the motion as set out above.

Action
Strategic Director (Place)

CC(25)109 MOTION TO COUNCIL – CELEBRATING THE SUCCESS OF THE ALLOA TO STIRLING RAILWAY AND SUPPORTING FURTHER RAIL OPENING

A notice of motion in terms of Standing Order 16.0 was submitted by Councillor Ellen Forson.

Motion

Council notes the continuing success of the Alloa to Stirling railway line since its reopening in 2008, which has delivered substantial economic, social, and environmental benefits to Clackmannanshire and the wider region;

Council recognises that the line has provided a vital sustainable transport link for residents, improved access to employment, education, and leisure opportunities, and helped to reduce road congestion and carbon emissions;

Council further notes the growing community and regional support for the reopening of the railway line from Alloa to Dunfermline, which would reconnect communities across Fife and Clackmannanshire, enhance regional connectivity, and open up new opportunities for growth and regeneration; and

Council also notes the potential reinstatement of a direct passenger ferry service between Rosyth and mainland Europe and acknowledges that the reopening of the Alloa–Dunfermline rail line would strengthen public transport connections to Rosyth, improving access to international travel and supporting Scotland's ambitions for sustainable transport and trade.

Council therefore agrees to:

1. Celebrate and promote the success of the Alloa to Stirling railway as a model of transport investment that delivers lasting community benefit.

2. Support, in principle, the reopening of the line from Alloa to Dunfermline as a natural next step in improving sustainable transport links across central Scotland and supporting future strategic international connections such as a Rosyth–Europe ferry service.

3. Engage with Transport Scotland, Fife Council, and other relevant partners to explore opportunities for collaboration in support of this project.

4. Request that the Chief Executive write to the Scottish Government expressing the Council's support for continued investment in rail connectivity, including the Alloa to Dunfermline proposal and its alignment with wider sustainable travel and international transport opportunities.

Moved by Councillor Ellen Forson. Seconded by Councillor Bryan Quinn.

Decision

The Council agreed the motion as set out above.

Action
Chief Executive

CC(25)110 MOTION TO COUNCIL – ACHIEVEMENT OF THE FAMILY WELLBEING PARTNERSHIP

A notice of motion in terms of Standing Order 16.0 was submitted by Councillor Ellen Forson.

Motion

That Council recognises the outstanding achievement of the Family Wellbeing Partnership (FWP) in securing recognition through the COSLA Excellence Awards process for its pioneering place-based, whole-family support approach, and commends the Council's bold ambition and its growing reputation as one of the most "transformative and forward-looking" local authorities in Scotland;

Believes that the success of the FWP is rooted in its unwavering focus on tackling child poverty, ensuring that improving outcomes for children, young people and families sits at the heart of our work across Clackmannanshire;

Notes the findings of independent evaluation demonstrating that the FWP is already making a positive and tangible difference—reducing social isolation, increasing confidence in accessing services, improving wellbeing, and supporting parents into employment, education or training;

Acknowledges that a major contributor to this success is the fact that the FWP is carried out with and for communities, families and the third sector, rather than through a traditional top-down, council-only model;

Further notes that it operates as a whole-system programme, connecting a wide range of projects across Council services, the Clackmannanshire Alliance, third sector partners and local communities, and is continually evolving and growing in response to learning and lived experience;

Welcomes the national interest that this approach has attracted from other local authorities seeking to reform how public services are designed and delivered for families and communities;

Pays tribute to the hard work, dedication and commitment of Council teams, partners in the third sector, and community organisations whose collaborative efforts have been central to the success of the FWP and to improving outcomes for families across Clackmannanshire; and

Agrees to continue supporting and strengthening the FWP as a core vehicle for ongoing improvement, placing whole-family support, prevention and early intervention at the heart of our anti-poverty work and our shared commitment to Keep the Promise, and ensuring that communities, families and third-sector partners continue to have meaningful input into the design, delivery and governance of services so the programme remains responsive, flexible and driven by those it aims to support.

Moved by Councillor Ellen Forson. Seconded by Councillor Scott Harrison.

Decision

The Council agreed the motion as set out above.

Action
Councillor Ellen Forson

Ends: 5.30 pm

CLACKMANNANSHIRE COUNCIL

THIS PAPER RELATES TO ITEM 4

ON THE AGENDA

Report to: Clackmannanshire Council

Date of Meeting: 29 January 2026

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

Report by: Strategic Director of Place

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 30th 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 30th 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 30th 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 Clackmannanshire 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%
Accumulative rise	**40.06%**	**40.14%**	**38.60%**

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**
Assumed CPI	3.4%	2.4%	2%	2%	2%
Rent Increase CPI +1%	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

	2026/27		
	Affordability %		
Property Size	**National Living Wage (21 and over)**	**National Minimum Wage (18-20)**	**Living Wage**
1 bedroom-Single person 1* Multiplier	22%	27%	21%
1 bedroom-Couple (1.5x Multiplier)	15%	18%	14%
2 bedroom-Single Person 1 * Multiplier	25%	30%	24%
2 bedroom-Single Parent 1.3x Multiplier	19%	23%	18%
2 bedroom-Couple Multiplier *1.5	17%	20%	16%
3 bedroom-Couple Multiplier *1.5	18%	22%	17%
3 bedroom-Family 1.8x Multiplier	15%	18%	14%
4 bedroom-Couple 1.5x multiplier	19%	23%	18%
4 bedroom-Family 1.8x Multiplier	16%	19%	15%
5 bedroom-Family 1.5x Multiplier	21%	25%	20%
5 bedroom-Family 1.8x Multiplier	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 26th 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

	Average Weekly Rent		
Council	**2024/25[1]**	**2025/26**	**Increase**
	£	£	%
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

[1] 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	**87.54**	**92.97**	**6.19**

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
Net Expenditure	**(4,656)**	**(5,825)**	**(4,447)**

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. <u>Westhaugh Travellers Site</u>

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)

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Approved by

NAME	DESIGNATION	SIGNATURE
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Appendix 1 Housing Revenue Account Budget 2026- 27 to 2031-32

Description	Annual Budget for 2025-26	Proposed Annual Budget 2026-2027	Indicative Annual Budget for 2027-2028	Indicative Annual Budget for 2028-2029	Indicative Annual Budget for 2029-2030	Indicative Annual Budget for 2030-2031
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
	10,668,745	11,043,476	11,063,498	11,084,180	11,105,545	11,127,615
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
	1,756,774	1,835,828	1,874,381	1,913,743	1,953,931	1,994,964
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
	542,985	567,419	579,335	591,501	603,923	616,605
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
	3,980,467	4,322,638	3,744,514	3,817,899	3,892,824	3,969,324
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
	1,937,204	2,024,378	2,066,890	2,110,295	2,154,611	2,199,858
Support Cost	1,240,120	1,295,925	1,323,140	1,350,926	1,379,295	1,408,260
	1,240,120	1,295,925	1,323,140	1,350,926	1,379,295	1,408,260
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
	2,421,828	3,257,885	4,425,670	6,175,082	7,075,770	7,076,262
Total Expenditure	22,548,122	24,347,551	25,077,427	27,043,625	28,165,900	28,392,888
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)
	(27,204,324)	(28,794,844)	(29,660,875)	(30,553,342)	(31,473,057)	(32,420,856)
Net Surplus	**(4,656,201)**	**(4,447,294)**	**(4,583,447)**	**(3,509,717)**	**(3,307,157)**	**(4,027,968)**

HRA Capital Budget 2026/27 to 2030/31

Appendix 2

Expenditure	Revised 2026/27 £'000	2027/28 £'000	2028/29 £'000	2029/30 £'000	2030/31 £'000
SHQS ELEMENTS					
Primary Building Elements					
Structural Works	400	250	263	276	250
Secondary Builing Elements					
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
Energy Efficency					
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
Modern Facilities & Services					
Kitchen Renewal	1,321	1,000	1,050	1,103	1,000
Bathroom Renewal		1,000	1,050	1,103	1,000
Health Safe & Secure					
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
New Build					
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
NON SHQS ELEMENTS					
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
Gross Capital Programme (inc cfwd)	**18,184**	**14,066**	**13,961**	**16,896**	**12,566**
Income					
Off the Shelf Purchases & Refurbishment	600	0	0	1,200	1,200
Lochies Road Clackmannan	620				
Income	**1,220**	**0**	**0**	**1,213**	**1,200**
Net Capital Programme Budget	**16,964**	**14,066**	**13,961**	**15,683**	**11,366**

HRA Borrowing Requirement 2026/27 to 2030/31

Appendix 3

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

Appendix 4 Quarter 3 – HRA Capital Programme Progress.

Completed Works to 31st December 2025

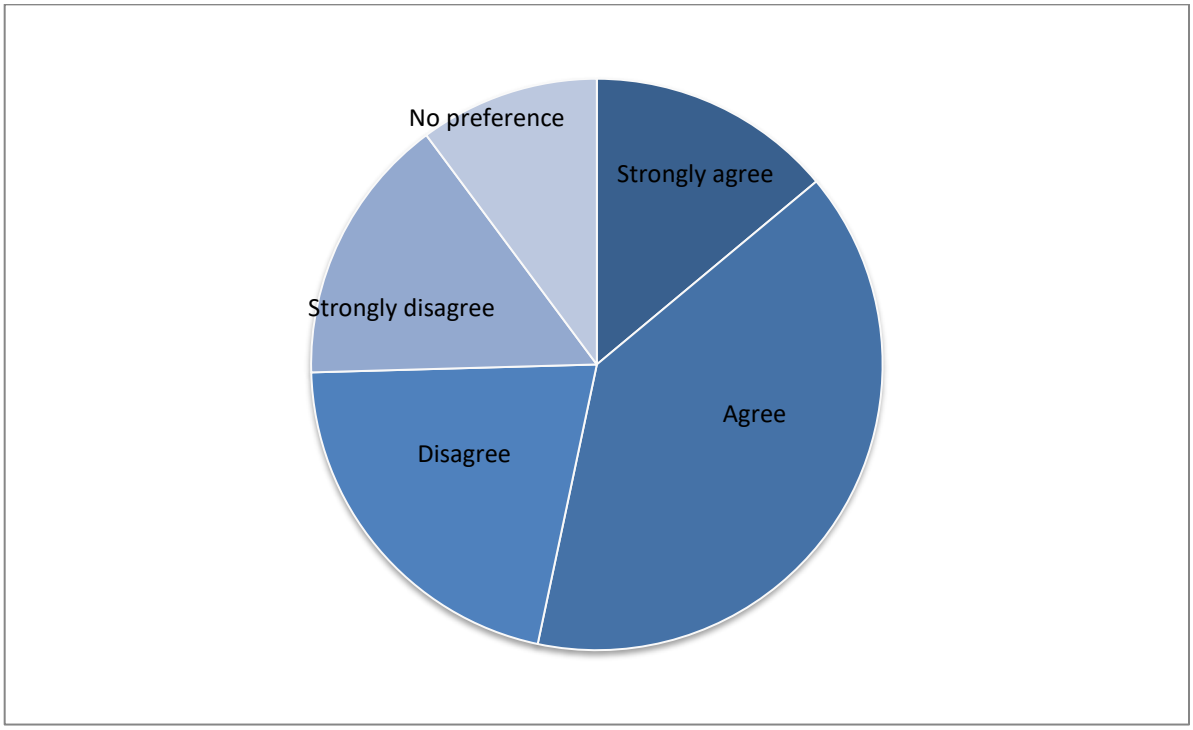
Project	**Number of Properties Complete to end of Quarter 3**
Window Replacement Programme	209
Kitchen Replacement	173
Disabled Bathroom Adaptations	70
Central Heating Upgrades	284
Renewable Heating Pilot Installations	5
Safe Electrical testing & Upgrades.	Tests comp - 850 Rewires – 27 Close upgrades - 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 17th November 2025 to 18th December 2025.

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

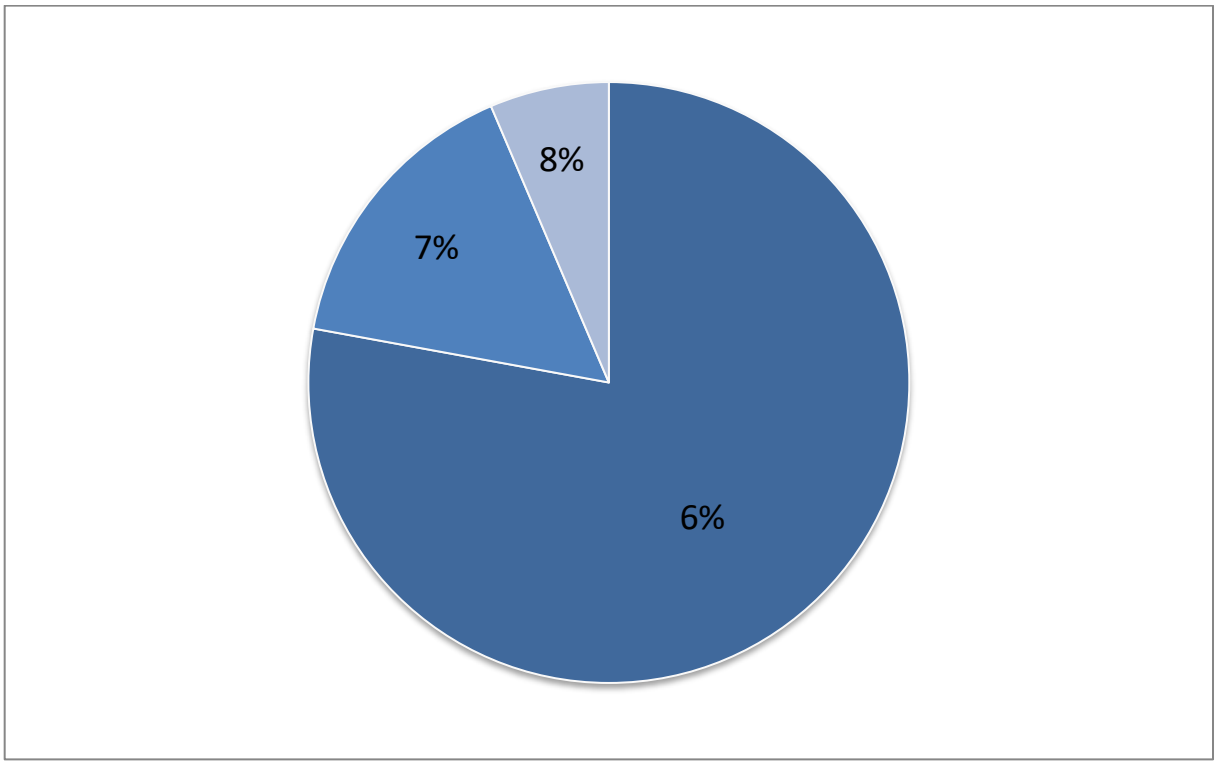
Do you think the rent you pay represents good value for money?



	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%

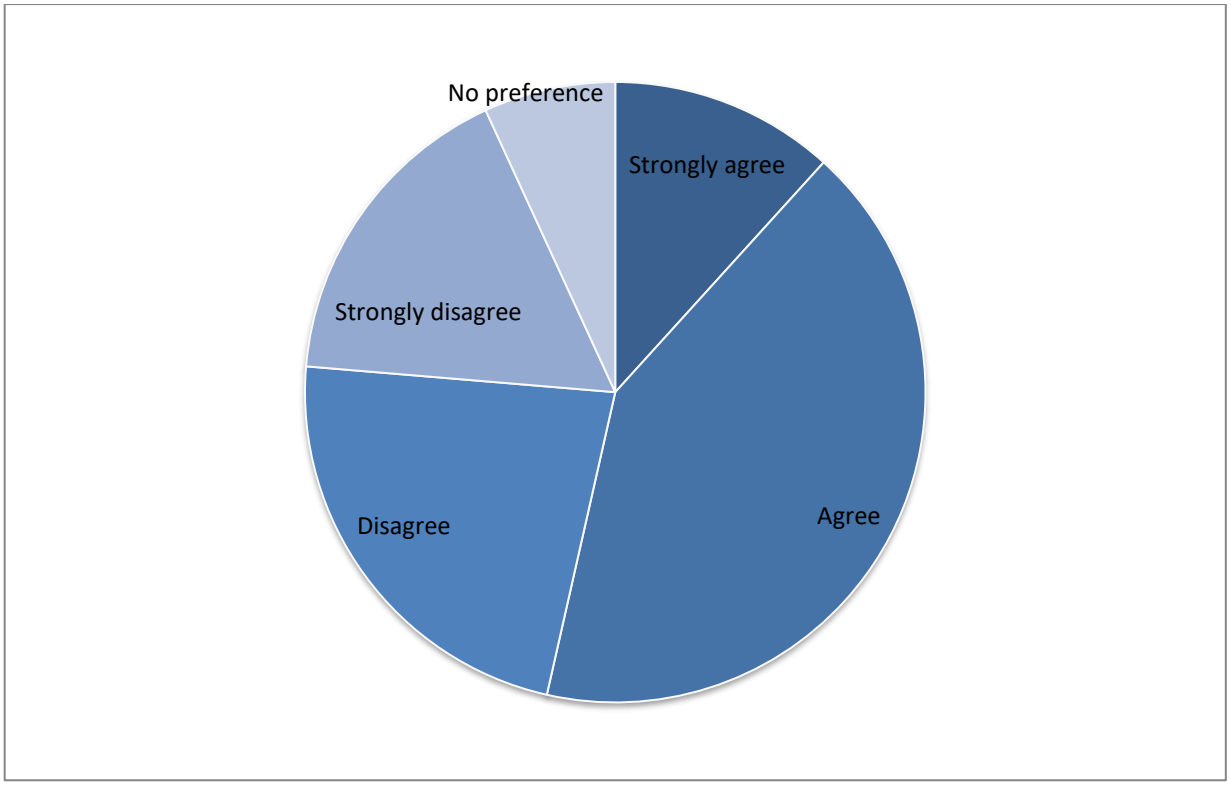
To afford the current financial business plan for the next 5 years we need a minimum of 6% increase for 2026/27. Please consider the following options and tick the option you prefer. Please select only one item.

- 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.

Lock-ups	**Weekly £**
Lock-up Rent	10.00
Lock-Up with VAT	12.00

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

Rent Modelling Funding Impact Funding Impact Appendix 7

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

Housing Policies under consideration	Timeframe for review and / or consultation (if required)	Proposed Qtr for presentation to Council
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

Date	Topic
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.

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.

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

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).
	in Scotland 2017-20 People Community Wellbeing Plan 2024-25	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. 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. 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. 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. 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. 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. 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.

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	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. 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. 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. 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.
Race	Scottish Census 2022 Tenant Satisfaction and Aspiration Survey 2023 Poverty and Income Inequality in Scotland 2017-20	The Council's Tenant Satisfaction and Aspiration Survey indicates that 96% of tenants identify as being of Scottish ethnicity. 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%. This indicates that ethnic minority households are more likely to experience financial hardship and could therefore be more affected by the rent increase recommendations. 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.

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).
		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. 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.
Sex	Scottish Census 2022 Tenant Satisfaction and Aspiration Survey 2023 Poverty and Income Inequality in Scotland 2017-20	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. 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. 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.
Gender Reassignment	Scottish Census 2022 Tenant Satisfaction and Aspiration Survey 2023	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. 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.
Sexual orientation	Scottish Census 2022 Tenant Satisfaction and Aspiration Survey 2023	According to the 2022 Census, 1,343 individuals (3.12%) aged 16 and over in Clackmannanshire identify as LGB+. There is currently no available data on the proportion of LGB+ individuals experiencing financial hardship locally or nationally,

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).
		and who might subsequently be impacted by the rent increase proposals. 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.
Religion or Belief	Scottish Census 2022 Tenant Satisfaction and Aspiration Survey 2023 Poverty and Income Inequality in Scotland 2017-20	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. 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. 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.
Pregnancy or maternity	Tenant Satisfaction and Aspiration Survey 2023 Poverty and Income Inequality in Scotland 2017-20	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. 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. 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.

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).
Marriage or civil partnership (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.
Socio economic disadvantage (if required)	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	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. The youngest age groups are disproportionately represented in the most deprived areas, indicating a strong link between age and socio-economic disadvantage locally. 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. 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. 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. 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

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).
		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			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. 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. 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.
potential for developing good relations			X	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. 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.
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

				contributing factor to vulnerability. As highlighted in affordability modelling, younger tenants may face greater financial challenges. 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.

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			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. 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 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.
potential for developing good relations			X	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. 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.
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.

				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. 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. 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. This person-centred and targeted approach, , ensures that disabled households have opportunities to improve their quality of life and maintain housing stability.

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			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. 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. Nevertheless, the HRA budget includes rent-setting proposals for the Gypsy/Traveller site currently undergoing redevelopment. 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. 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

				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	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. 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.
potential to advance equality of opportunity	X			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. 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.

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			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. 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. 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.
potential for developing good relations			X	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. 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.
potential to advance equality of opportunity	X			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. 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.

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	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. 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.
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	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. 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.
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	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. 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.
potential for developing good relations			X	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. 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.
potential to advance equality of opportunity			X	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

Pregnancy/maternity	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			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. 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.
potential for developing good relations			X	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. 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.
potential to advance equality of opportunity			X	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. 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.

Marriage/civil partnership	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.

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		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. 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. 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. 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. 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.

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	**No major change** 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.
	Adjust the proposal and/or implement mitigations 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.
	Continue the proposal with adverse impact 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.
	Stop the proposal The proposal will not be implemented due to adverse effects that are not justified and cannot be mitigated.

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.

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.

CLACKMANNANSHIRE COUNCIL

THIS PAPER RELATES TO ITEM 5

ON THE AGENDA

Report to: Clackmannanshire Council

Date of Meeting: 29th January 2026

Subject: The Future of Council Tax in Scotland

Report by: Chief Finance Officer

1.0 Purpose

1.1. The purpose of this report is for Council to establish a response to the Scottish Government consultation on The Future of Council Tax in Scotland.

2.0 Recommendations

Council is asked to:

2.1. agree the officer recommended response (appendix 2) to the Scottish Government Consultation: The Future of Council Tax in Scotland (appendix 3) and add any additional comments for inclusion.

3.0 Considerations

3.1. Council Tax currently raises approximately £26 million per annum for Clackmannanshire Council and represents a critical source of predictable income that supports core services. Any reform or replacement must provide equivalent or greater financial certainty to protect service delivery.

3.2. It is generally accepted that current Council Tax model is regressive, with households on lower incomes paying a higher proportion of their income than those on higher incomes. In addition, the tax is based on 1991 property valuations, which no longer reflect current housing markets or relative property wealth.

3.3. Significant reform carries risks, including income volatility and public confusion. A clear, phased approach will be necessary to ensure financial stability and maintain public confidence.

3.4. Reform options may introduce new administrative burdens, system changes, and implementation costs for councils. The extent of this is currently unquantified in terms of both financial and technical resource. As such, it is crucial that adequate lead-in time and funding is provided, and that clear national guidance is made available ahead of implementation.

3.5. Appendix 1 to this report sets out the recommended response by officers to the Scottish Government Consultation: The Future of Council Tax in Scotland. If agreed the attached response will be submitted on behalf of the Council by the closing date of 30th January 2026. Elected members are asked for any additional comments to be provided at the Council meeting and these will be included in the response.

4.0 Sustainability Implications

4.1. none

5.0 Resource Implications

5.1. Financial Details

5.2. The full financial implications of the recommendations are set out in the report. This includes a reference to full life cycle costs where appropriate. Yes ☒

5.3. Finance have been consulted and have agreed the financial implications as set out in the report. Yes ☒

5.4. Staffing

6.0 Exempt Reports

6.1. Is this report exempt? Yes ☐ (please detail the reasons for exemption below) No ☒

7.0 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 & 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**

Complies with relevant Council Policies ☐

8.0 Impact Assessments

8.1 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)

No ☒

8.2 If an impact assessment has not been undertaken you should explain why:

There are no policy changes or direct impacts resulting from the content of this report.

9.0 Legality

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

10.0 Appendices

10.1 Please list any appendices attached to this report. If there are no appendices, please state "none".

Appendix 1 – Clackmannanshire Council Response to SG Consultation on the Future of Councill Tax in Scotland

Appendix 2 – SG Consultation: The Future of Council Tax in Scotland

11.0 Background Papers

11.1 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 ☒

Author(s)

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APPENDIX 1

Clackmannanshire Council Response to the Consultation on The Future of Council Tax in Scotland

Question 1: Do you think the current council tax system in Scotland needs to be reformed?

☒ Yes

☐No

☐Don't Know

Comments (optional):

The consultation shows that the current system uses outdated valuations and remains regressive, despite the 2017 increase in higher-value property multipliers. Implementing a new approach will be complex, involving major operational tasks like training, communication, system changes, and compliance. If not properly mitigated, the reforms could increase property-related hardship and worsen cost-of-living pressures.

Question 2: Do you think property values used to calculate council tax should be updated to reflect current market values, instead of using 1991 values (i.e. should there be a revaluation of every property in Scotland)?

☒ Yes – property values should be updated (revaluation is needed)

☐ No – keep using 1991 valuations (no revaluation)

☐ Don't know

Comments (optional):

The current system is outdated and does not reflect the current housing market and property values.

Question 3: How often do you think property values should be reviewed and updated for council tax purposes?

☐ Every 3 years

☒ Every 5 years

☐ Every 7 years

☐ Every 10 years

☐ Other, please specify:

☐ Don't know

Comments (optional):

Ideally this would be every 3 years in line with Non Domestic Rates, however, five yearly reviews are likely to be more manageable. This would need to be supported with sufficient funding and available resource for Local Assessors and ERO's to ensure adequate capacity and resources to deliver the reviews effectively alongside Non Domestic Rates 3 yearly valuations and Elections.

Question 4: Following a revaluation, do you think council tax band property value thresholds should be set at a national level or vary by council area?

☒ National Level

☐ Vary by council area – Different thresholds for different local authority areas

☐ Don't know

Comments (optional):

Thresholds should be set nationally to be the same across all council areas. This will allow standardisation across local authorities bringing benefits in administration and assist understanding for tax payers.

Question 5: Which of the following is most important to you in the design of council tax bands?

(Select one)

☒ Ensuring tax rises between bands are gradual and predictable (differentiation)

☐ Ensuring households in higher-value homes contribute more (progressivity)

☐ Don't know

☐ Other – please specify:

Comments (optional):

It is difficult to provide an opinion without seeing the impact of the proposed changes. Gradual changes would be preferred on the basis of fairness to tax payers. This would reduce the initial impact on taxpayers moving up into higher bands.

Question 6: Which of the potential council tax systems do you most support?

(Select one)

☐ Revaluation with 8 existing bands (current bands, updated values)

☒ Revalued 12-band (differentiated) system (more bands, moderate rate increases)

☐ Revalued 12-band (progressive) system (more bands, steeper top rates)

☐ Revalued 14-band system (expanded bands, most progressive)

☐ The current system with no revaluation (no change)

☐ Don't know

Comments (optional):

Our preference would be for a revalued 10 band (differentiated) system, with an additional band introduced at both the lower and upper ends of the structure, however we recognise that it was recently announced that two additional bands would be added from 2028. If a 10-band system is not an option, then we would support a revalued 12-band (differentiated) system.

While increasing the number of bands would improve fairness, the introduction of further bands would place a disproportionate burden on Local Assessors, due to the volume of challenges and appeals likely to arise and also on Local Authorities in administering. Any increase in bandings would create additional complexity of systems and additional resourcing costs.

Question 7: Which of the potential council tax systems do you least support?

☐ Revaluation with 8 existing bands

☐ Revalued 12-band (differentiated) system

☐ Revalued 12-band (progressive) system

☐ Revalued 14-band system

☒ The current system with no revaluation (status quo)

☐ Don't know

Comments (optional):

As noted above, the current system is outdated and far removed from the current housing market and property values.

Question 8: Do you support the establishment of a transitional relief scheme to limit how much a household's council tax bill can increase each year following reform?

(Select one)

☒ Yes – a transitional relief scheme is needed to phase in increases

☐ No – no special transitional measures are needed

☐ Don't know

Comments (optional):

We support transitional relief for properties facing significant Council Tax increases, particularly those moving up two or three bands. This helps soften the financial impact, allows markets to adjust, and reduces the number of appeals. We do not support downward transitional relief; properties moving to a lower band should receive the full reduction immediately. Transitional relief will come with additional cost implications which should be fully funded.

Question 9: Which transitional relief scheme would you prefer?

(Select one)

☐ Scheme 1: Cap annual increases at 10% or £300 (whichever is lower) per year

☐ Scheme 2: Cap annual increases at 25% or £600 per year

☒ Don't know / No preference

Comments (optional):

We consider that the most practical approach is to limit increases in banding to one band per year. For example, if a property moves from Band A to Band D following revaluation, the taxpayer would pay the Band B rate in the first year, Band C in the second year, and the full Band D rate in the third year. However, we strongly recommend revisiting this proposal once the band ratios are confirmed, to allow for a more accurate assessment of its impact.

Question 10: Do you support the establishment of a council tax deferral scheme for homeowners?

(Select one)

☐ Yes – support a deferral scheme for certain homeowners

☒ No – do not support a deferral scheme

☐ Don't know

Comments (optional):

We believe that increases in tax bills for council taxpayers who are 'asset rich but cash poor' will be mitigated to some extent in the Council Tax Reduction scheme and as such, a deferral scheme is not necessary.

Question 11: In your view, who should be eligible to receive support from a council tax deferral scheme?

(Select all that apply)

☐ Pensioners (homeowners over state pension age)

☐ Disabled people (homeowners who have a disability)

☐ Households with children (homeowners with dependent children)

☐ Households experiencing financial hardship (homeowners on low income/struggling to pay)

☒ Other – please specify: If a deferral scheme is introduced, then it should be limited, as Council Tax Reduction should protect most low-income households. Eligibility should be limited to households who can demonstrate they are experiencing financial hardship.

☐ Don't know

Comments (optional):

Any deferral scheme would add additional financial and operational resource burden on administering authorities.

Question 12: Should households who defer payment pay interest on the amount deferred?

(Select one)

☒ Yes – interest should be charged on deferred council tax bills

☐ No – no interest should be charged (make it interest-free)

☐ Don't know

Comments (optional):

To recover cost of administration as well as discouraging those that don't necessarily need it from applying. Deferring may increase arrears which becomes harder to collect.

Question 13: Do you think the Council Tax Reduction scheme should be expanded to support more households following any reform?

(Select one)

☒ Yes – CTR should be expanded to cover more households

☐ No – the current CTR scheme is sufficient

☐ Don't know

Comments (optional):

This should be reviewed and extended to cover those who may find themselves in financial hardship as a result of the changes.

Question 14: Which changes to the Council Tax Reduction scheme would you support?

(Select all that apply)

☒ Broaden eligibility criteria for CTR to include more low-income households, especially if their property moves to a higher band due to reform

☒ Reduce the taper rate (withdraw CTR support more gradually as incomes rise, so people don't lose help too quickly)

☐ No changes needed to CTR

☐ Other – please specify:

☐ Don't know

Comments (optional):

Change CTR so support is withdrawn more gradually as rising incomes move individuals out of eligibility. Specifically, we believe several changes could be introduced that would protect most residents who are struggling to pay their Council tax bill. We propose:

- Reducing the taper.
- Increase the earnings disregards.
- Increase the capital threshold.

We acknowledge that the above changes would increase the overall cost of the Council Tax Reduction scheme. However, we believe that the changes are necessary and commensurate to the need of local taxpayers, as the thresholds have not been updated since 1991.

Question 15: Do you have any information you wish to share that has not already been discussed in the paper on the impact of council tax reform?

- Groups who share protected characteristics

- Island Communities

- Businesses or organisations in the public, private or third sector

- Your local area

Please provide details, making reference to the type of impact to which your comments relate. [free text, 300 words maximum]

We would like to raise concern that there is no mention of changes to the administration of Water & Sewerage in this consultation.

Question 16: Please provide any other comments or views on the consultation themes or council tax reform that you have not been able to share above.

The Council supports modernising the Council Tax system through a general revaluation as a means of increasing fairness.

Consultation: The Future of Council Tax in Scotland

October 2025

Scottish Government
Riaghaltas na h-Alba

Contents

1. Introduction 4

1.1 Background to Council Tax Reform Engagement 4

1.2 Council Tax Funding and Resources 5

1.3 Council Tax is Charged on Homes 8

1.4 Council Tax Collection 10

1.5 Occupation, Property Value, and Ability to Pay 10

1.5.1 Council Tax Payment (Who Pays) 10

1.5.2 Tax Incidence (Who Bears the Cost) 10

1.5.3 Examples of Market Adjustment (Capitalisation and Rents) 11

1.5.4 Trade-offs in Tax Design: Wealth vs Ability to Pay 11

1.6 Purpose of this Consultation – Fairness and Reform 12

1.7 Scope of Engagement 12

1.8 Analysis and Assumptions 13

2. Council Tax and Property Changes Over Time 14

2.1 Changes in Property Values Since 1991 14

2.2 Property Variation, Banding and Valuation Challenges 15

2.3 Fairness and Regressivity in the Current System 16

2.4 Updating the Market Reference Point (Revaluation) 17

3. Options for Council Tax Reform 18

3.1 Revaluation of Property Values 18

3.1.1 How a Revaluation Would Work 18

3.1.2 Why Consider Revaluation 18

3.1.3 Frequency and Future Cycles 19

3.2 Revaluation Models: National and Localised Approaches 20

3.2.1 Overview of Revaluation Approaches 20

3.2.2 Description of the National Model 20

3.2.3 Description of the Localised Model 21

3.2.4 National or Local Revaluation - Strengths and Limitations 24

3.3 National Revaluation Models 26

3.3.1 Illustrative Reform 1 - Revaluation with the Current 8-Band System 26

3.3.2 Illustrative Reform 2 - Differentiated 12-Band System 27

3.3.3 Illustrative Reform 3 - Progressive 12-Band System 28

3.3.4 Illustrative Reform 4 - 14-Band System 29

3.3.5 Impacts on Accuracy, Progressivity and Revenue 31

3.3.6 Impacts on Rents and Property Value 32

4. Transition and Mitigation 34

4.1 Why Transition Mechanisms Matter....34
4.2 Phasing In Changes to Bills....34
4.2.1 Scheme 1: Cap Increases at 10% or £300 Per Year....35
4.2.2 Scheme 2: Cap Increases at 25% or £600 Per Year....36
4.2.3 Who Benefits from Phasing?....38
4.2.4 Advantages and Disadvantages of Phasing....38
4.3 Deferral of Increases....39
4.3.1 How a Deferral Scheme Could Work....39
4.3.2 Supporting Asset-Rich, Income-Poor Households....40
4.3.3 Repayment Conditions and Triggers....41
4.4 Council Tax Reduction (CTR) Scheme....42
4.4.1 The Role of CTR in Council Tax Reform....42
4.4.2 Existing and Targeted CTR Support....43
4.4.3 Expanding the CTR Scheme More Broadly....43
4.4.4 Considerations for Reform....45
5. Next Steps....46
About You Questions....47
Questions for Consultation....48
Responding to this Consultation....51
Annex A: Estimated average property values by council....53

1. Introduction

This consultation paper sets out a range of options for how the council tax system in Scotland could be updated and improved. It is aimed at individuals, households, communities, and organisations across the country who have an interest in how local services are funded and how council tax affects them.

Council tax has not been fundamentally changed or updated since its introduction over 30 years ago. As property values and local circumstances have changed, questions have grown about whether the system still works as intended.

This paper presents a series of illustrative models and possible changes to how council tax is calculated, with supporting evidence set out in a report produced by the Institute for Fiscal Studies. We are inviting views to help understand how people feel about these options, what matters most to them, and how the system might better reflect property values and household circumstances today.

This consultation forms part of a broader programme of work which is seeking to build consensus on reforms to council tax. Your response will help inform future decisions about the shape and direction of council tax reform in Scotland.

1.1 Background to Council Tax Reform Engagement

Council tax reform has been the subject of significant analysis and debate in Scotland over the past two decades. Different reviews and working groups have looked at possible changes. The most significant recent piece of work was the Commission on Local Tax Reform.

The Commission on Local Tax Reform was set up in 2014, jointly by the Scottish Government and the Convention of Scottish Local Authorities (COSLA), and included representatives from the Scottish Labour Party, Scottish Green Party, Scottish Liberal Democrat Party and Scottish National Party, working alongside experts in public finance, law, housing, welfare and equalities.

The Commission looked at several possible alternatives to council tax. The Commission concluded that the existing council tax system should be reformed with a fairer, more progressive, and more locally empowering system. It also said this new system should include regular revaluations, so it stays up to date over time. While it did not recommend a specific structure for a new system, it concluded that a domestic property tax should remain part of the local tax system, but that it should be more progressive.

The Commission's work has continued to shape how people think about council tax and what a better system could look like. Many of its ideas are still central to the discussion today. However, while the Commission helped set out the landscape of local taxation and a case for change, building political agreement on the next steps has proved more difficult in practice.

In 2018, a motion to replace council tax was not carried by the Parliament, demonstrating that replacing council tax is challenging without a consensus or prevailing view on how to reform the system. Subsequently, cross-party talks were convened to identify a

replacement that could be supported by Parliament. The talks were paused at the beginning of the COVID 19 pandemic and were not resumed.

In 2021, the Programme for Government committed to establish a working group, engaging with COSLA, to oversee the development of engagement on council tax reform. In December 2022, Scottish Ministers convened the Joint Working Group on Sources of Local Government Funding and Council Tax Reform. This group forms part of a broader new partnership with local government and is co-chaired by Scottish Ministers and COSLA.

The Joint Working Group recognised that while there is agreement across the political spectrum on the need for reform, there are disparate views on the nature of reform. The group agreed that jointly, COSLA and Scottish Government should work towards building a consensus on a single approach. Subsequently, the Scottish Government published Scotland's Tax Strategy, which committed to producing and publishing a shared process for building consensus on reform early in 2025.

On 11 February 2025, the Scottish Government and COSLA announced the Programme of Engagement to support their shared commitment to long-term council tax reform.

A central part of this programme has been the development of a clear and robust evidence base. Independent analysis was commissioned by the Scottish Government, and has been undertaken by the Institute for Fiscal Studies (IFS), providing detailed insight into the effects of potential reforms.[1] This analysis is intended to support open, informed discussions with the public and stakeholders across Scotland.

This consultation forms a key part of the programme. It sets out a range of illustrative models and invites views on how the council tax system in Scotland could be improved. This includes options for making it more up to date, easier to understand, and better aligned with current property values, while continuing to support the essential local services people rely on.

The findings from this consultation, and the wider public engagement during 2025, will contribute to future considerations in the Scottish Parliament on the future of council tax.

1.2 Council Tax Funding and Resources

Council tax is a local tax on domestic properties in Scotland. It is paid by most households, with over 2.5 million chargeable dwellings[2], and helps to fund a wide range of important local services, including schools, social care, roads, libraries, and waste collection.[3] In 2025–26, council tax is expected to raise over £3 billion for councils across the country.[4]

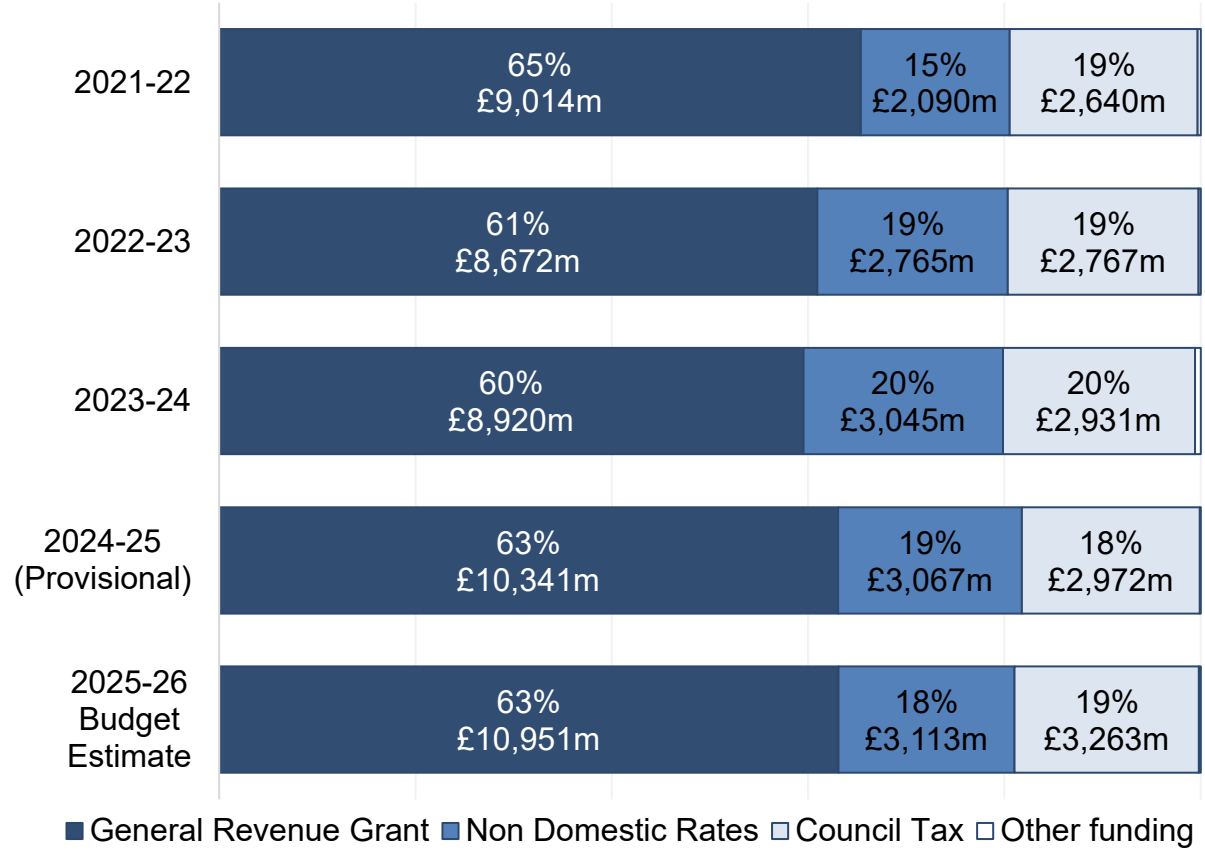
Over recent years, council tax income has made up around 19 percent of the total general funding available to local government, approximately similar to income from non-domestic rates (NDR) – a property-based tax charged to businesses and the public and third sectors. The largest share of local government funding - around 65 percent - comes from

[1] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[2] Council Tax Collection Statistics, 2024-25 - gov.scot
[3] The Funding of Local Government in Scotland, 2025-2026 - gov.scot
[4] Council Tax Collection Statistics, 2024-25 - gov.scot

the General Revenue Grant (GRG), which is paid by the Scottish Government. The rest comes from other local income sources such as taxes, fees and charges.[5]

Figure 1: Local Government General Funding for 2021-22 to 2025-26 in Scotland, £ millions

A horizontal bar chart showing local government funding split by source



Source: Provisional Outturn and Budget Estimates (POBE 2025), Scottish Government

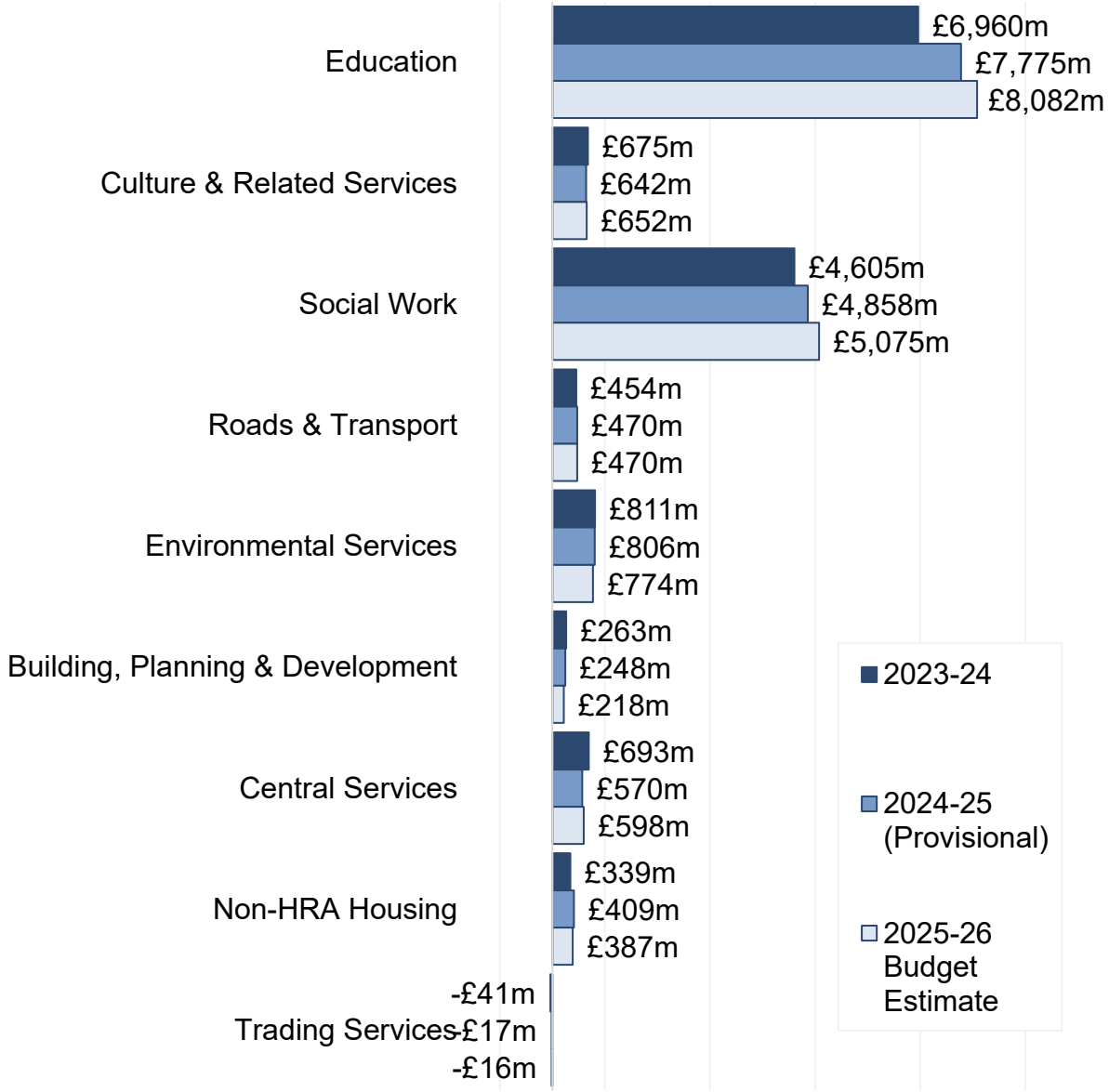
The money raised from council tax is kept in full by each council.[6] Council tax is an important source of income for local councils. The local services, and the net expenditure for those services is set out in Figure 2 below.

[5] How did we calculate each council's fair share of the available funding? - The Funding of Local Government in Scotland, 2025-2026 - gov.scot

[6] Local government revenue - Local government - gov.scot

Figure 2: Local Government Net Revenue Expenditure by Service in Scotland, £ millions

A horizontal bar chart showing local government net revenue expenditure in Scotland by service



Source: Provisional Outturn and Budget Estimates (POBE 2025), Scottish Government; HRA – Housing Revenue Account, Scottish Government

Ensuring that this funding system remains fair, balanced and sustainable is an important part of any changes to how council tax works, and is therefore vital to these public services.

1.3 Council Tax is Charged on Homes

All homes are placed into one of eight council tax property valuation bands, from Band A to Band H.[7] These bands are based on what the property would have been worth on 1 April 1991, a date known as the market reference point.[8] The valuation of each home into the property bands, is carried out by independent local Assessors, who maintain the Valuation Lists for each council area.[9]

Each of Scotland's 32 local authorities is responsible for setting the Band D rate in their area and for managing the administration of council tax. This includes issuing bills, collecting payments, and applying any discounts, exemptions or reductions. While the system is defined by national rules, it is operated locally, which means that the amount paid by households in the same band can vary depending on where they live.[10]

The amount a household pays depends on several factors:[11]

- The valuation band assigned to the property (e.g. a home in Band A will have a lower council tax charge than a similar home in Band D)
- The Band D rate set by the local council
- Any discounts, such as the 25 percent discount for single adult households
- Any exemptions, such as for student households, or reductions

Although the banding system has not changed since council tax was introduced in 1993, some adjustments were made in 2017 to increase charges for properties in Bands E to H.[12]

The bands themselves are fixed nationally, but each council decides how much to charge for Band D. The tax charged for the other bands is set using fixed ratios in relation to Band D.[13]

The table below shows the current band structure and average tax charges across Scotland for 2025–26.

[7] Council Tax - Local government - gov.scot
[8] Council Tax Bands – Scottish Assessors
[9] Council Tax Bands – Scottish Assessors
[10] Council Tax - Local government - gov.scot
[11] Council Tax - Local government - gov.scot
[12] Things you need to know about this release - Council Tax Reduction in Scotland 2017-2018 - gov.scot
[13] Council Tax - Local government - gov.scot

Figure 3: Scottish council tax bands and bills

A data table showing the share of properties in each council tax band and gross bills

Band	1991 value (Upper Threshold)	Share of properties (2024-25)	Tax rate relative to band D	Standard gross tax bill, Scotland average (2025-26)
A	£27,000	19.1%	0.667	£1,029
B	£35,000	22.3%	0.778	£1,200
C	£45,000	16.3%	0.889	£1,372
D	£58,000	14.0%	1.000	£1,543
E	£80,000	13.9%	1.314	£2,027
F	£106,000	8.4%	1.625	£2,507
G	£212,000	5.4%	1.958	£3,022
H	∞	0.6%	2.450	£3,780

Source: Council Tax Base (CTAXBASE), Scottish Government; Council Tax Assumptions (CTAS), Scottish Government.

Share of dwellings in each band (2024-25) and average bills (2025-26) calculated using data from the Scottish Government Council Tax Datasets

Over time, the link between a property's value and the tax it is charged has weakened. As all valuations are still based on prices from 1991 (called the market reference point), many properties are now in bands that no longer reflect their current market value. This has led to concerns that the system is unfair, because two properties of the same value can find themselves charged very different council tax bills, even within the same local area.[14]

Furthermore, the system is often described as regressive, meaning that people in lower-value homes tend to pay a higher share of their property's value in tax than people in higher-value homes.[15] In 2015, the Commission on Local Tax Reform[16] highlighted how the original multipliers - set out in the 1992 Local Government Finance Act – resulted in properties in Band H paying three times as much council tax as a property in Band A despite the fact that the Band H properties were estimated to be worth, on average, fifteen times the value of properties in Band A.[17] The Council Tax Reduction (CTR) scheme aims to reduce the impact of council tax for those who are least able to pay, and makes the tax less regressive.[18]

The CTR scheme supports households on lower incomes, and provides means-tested assistance. Almost 460,000 households (around 1 in 5 homes) currently receive help through CTR, and many of these households receive full reductions.[19]

[14] Commission on Local Tax Reform, *Just Change: A New Approach to Local Taxation* (Scottish Government, December 2015)
[15] Commission on Local Tax Reform, *Just Change: A New Approach to Local Taxation* (Scottish Government, December 2015)
[16] Commission on Local Tax Reform, *Just Change: A New Approach to Local Taxation* (Scottish Government, December 2015)
[17] Commission on Local Tax Reform, *Just Change: A New Approach to Local Taxation* (Scottish Government, December 2015)
[18] Commission on Local Tax Reform, *Just Change: A New Approach to Local Taxation* (Scottish Government, December 2015)
[19] Council Tax Reduction in Scotland: 2024-2025 - gov.scot

1.4 Council Tax Collection

How much council tax a council collects depends on several factors. These include the tax rate set by the councils, the number of homes in the area, and how many of those homes fall into each valuation band. Across Scotland, just under three-quarters of all chargeable homes are in Bands A to D, but the mix of property types varies widely between areas. For example, in Na h-Eileanan Siar, 89% of properties are in Bands A to D, while in East Renfrewshire, the figure is only 43%.[20]

As a result of this variation, the council tax system works alongside the General Revenue Grant to help ensure councils receive funding that reflects local needs. The grant is distributed using a formula that considers many factors, including the number and type of properties in each council area. In 2017, that formula was adjusted to reflect changes made to the charges for Bands E to H, so that no council would be disproportionately affected.[21] If further changes are made to the way council tax is charged, similar adjustments could be made to the grant system to ensure the benefits of the policy are shared equally across all councils.

1.5 Occupation, Property Value, and Ability to Pay

1.5.1 Council Tax Payment (Who Pays)

Council tax is a tax on domestic property and is typically paid by the household living in the home, known as the occupier.[22] In owner-occupation, the council taxpayer is the property owner. In rented homes, it is typically the tenant who pays the bill.

Given that the occupier is typically liable to pay the council tax bill, the tax can be seen as a charge on the person living in the home, rather than as a tax on property or housing wealth. This perception can make the connection between council tax and property value appear weaker.

1.5.2 Tax Incidence (Who Bears the Cost)

However, the way council tax is structured can influence how people make decisions about housing. If council tax levels influence how buyers or renters view the overall cost of a property, this may in turn affect decisions about how much to pay or what rent to charge.[23]

Over time, markets adjust. Buyers and sellers, and renters and landlords, factor the total costs - including council tax - into their decisions. These adjustments relate to what economists call the incidence of the tax - the difference between who pays the tax in practice and who ultimately bears its economic burden.[24]

These effects depend on how buyers, renters, and landlords respond to changes in council tax. In principle, if a property comes with a higher or lower council tax bill, buyers may

[20] Council Tax Collection Statistics, 2024-25 - gov.scot
[21] Fairer Council Tax: consultation analysis - gov.scot
[22] Paying Council Tax - mygov.scot
[23] Mirrlees, J. et al. (2011). *Tax by Design: The Mirrlees Review*. Institute for Fiscal Studies.
[24] Mirrlees, J. et al. (2011). *Tax by Design: The Mirrlees Review*. Institute for Fiscal Studies.

factor that into what they are willing to pay. In practice, the extent of this depends on local housing conditions, such as demand, supply, and property types.[25]

Similar dynamics may occur in the rental market. If council tax rises, landlords may reduce rents slightly to keep properties affordable. If council tax falls, rents may rise over time. These adjustments are not guaranteed, but they highlight how council tax can influence market behaviour and reinforce the distinction between who pays the tax and who ultimately bears its cost.[26]

1.5.3 Examples of Market Adjustment (Capitalisation and Rents)

For example, when someone is buying a home, the level of council tax may influence how much they are able to pay. This is because council tax becomes part of the total cost of occupying the property, alongside mortgage repayments and other household expenses.

If council tax is expected to be high, a buyer may offer slightly less for the property to stay within their overall housing budget. In this case, part of the tax burden is passed back to the seller through a lower sale price. However, if the seller is also buying another property in Scotland, the effect may be offset if lower council tax is already factored into the price of their new home. This process is known as capitalisation.[27]

Similar dynamics can apply in the private rental sector.[28] Although tenants typically pay the council tax bill, landlords may take total occupancy costs into account when setting rents. If higher council tax makes a property less affordable for tenants, landlords may be unable to charge as much in rent. This would mean that a portion of the tax burden shifts from tenant to landlord, particularly in areas with competitive or price-sensitive rental markets.

These effects will vary by area, depending on the local housing market, the type of property, and the balance of supply and demand.[29] While not guaranteed, these adjustments show how the overall impact of council tax is shared between different people in the housing system.

1.5.4 Trade-offs in Tax Design: Wealth vs Ability to Pay

These effects highlight a deeper challenge in designing any property-based tax – ‘how to balance housing wealth and the ability to pay’. There is an important balance to strike when designing any property-based tax. A more progressive system, where higher-value properties are charged more, may better reflect differences in property value and housing wealth. However, this approach must also account for the fact that those who own a valuable property do not always have a high income.

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[25] Mirrlees, J. et al. (2011). *Tax by Design: The Mirrlees Review*. Institute for Fiscal Studies.
[26] Gibb, K. (2025). *Sustainable Housing Policy in Scotland*. UK Collaborative Centre for Housing Evidence
[27] Adam et al. (2025), ‘Revaluation and reform of council tax in Scotland: design considerations and potential impacts’, Scottish Government Research Report; Oates, W., (1969), ‘The effects of property taxes and local public spending on property values: an empirical study of tax capitalisation and the Tiebout hypothesis’, Journal of Political Economy, 77, 957–71,
[28] Adam et al. (2025), ‘Revaluation and reform of council tax in Scotland: design considerations and potential impacts’, Scottish Government Research Report; Hilber (2015) – shows tax incidence and capitalisation effects not only for ownership but also in rental markets.
[29] Hilber, C. A. L. (2015), *The economic implications of house price capitalization: a synthesis*.

Some households, for example pensioners or long-term owners, may own high-value homes but have limited or fixed incomes.[30] Furthermore, ownership structures vary, and the amount of equity that individuals hold in their home can differ greatly. This makes it more difficult to design a system that is both equitable in principle, and affordable in practice.

The Council Tax Reduction (CTR) scheme helps address this issue by providing means-tested support to low-income households.[31] While CTR helps with affordability, it does not change the structure of the tax itself and therefore does not fully resolve the tension between taxing property and supporting households based on income.

These issues have advised the approach and considerations in this consultation paper, including the illustrative models and mitigations presented. They aim to balance fairness, transparency and practicality, while recognising the range of household and market conditions across Scotland.

1.6 Purpose of this Consultation – Fairness and Reform

The Joint Working Group on Council Tax Reform, co-chaired by the Scottish Government and COSLA, is leading a programme of engagement to explore options for long-term reform of the council tax system in Scotland. This consultation forms a key part of that programme.

The purpose of this programme of engagement is to support informed public discussion and help build consensus on how the council tax system in Scotland could be improved over time.

While previous efforts to reform council tax have faced political and practical barriers, the current joint work between the Scottish Government and COSLA - supported by analytical and public engagement work - reflects a renewed commitment to building consensus for change. The views gathered through this consultation will help shape future debate and support wider policy consideration by the Scottish Parliament.

1.7 Scope of Engagement

This consultation invites views on a range of potential changes to the current council tax system in Scotland. Specifically, it explores how the system could be made fairer, more responsive to property values and more supportive of those facing affordability challenges.

The key areas under consideration include:

- Updating the market reference point (currently based on values as at 1991) to reflect current market values and modernise the tax base.

- Exploring approaches to revaluation, including localised revaluation where band thresholds could differ by council area to reflect local housing markets.

[30] Adam, S., Hodge, L. Phillips, D. and Xu, X. (2020a), 'Revaluation and reform: bringing council tax in England into the 21st century', Institute for Fiscal Studies Report;
S., Hodge, L., Phillips, D. and Xu, X. (2020b), 'Revaluation and reform of council tax in Wales: impacts on different councils and household types', Institute for Fiscal Studies Report

[31] Council Tax Reduction in Scotland: 2024-2025 - gov.scot

- Introducing new council tax bands at the top and bottom of the scale, to ensure the system is more progressive and proportionate, and to smooth the differences between tax rates of consecutive bands.

- Considering transitional protections, such as phased implementation, reductions or deferral options, to help households adjust to any changes in their bills.

The primary focus of this consultation is on reforming the council tax system, although broader reflections on principles of fairness, accountability and local taxation are also welcomed as part of this dialogue.

1.8 Analysis and Assumptions

To support this consultation, independent analysis was commissioned by the Scottish Government and carried out by the Institute for Fiscal Studies (IFS).[32] Their work provides the main evidence base for the estimates of potential impacts from illustrative reforms presented throughout this paper. The IFS developed and tested several reform scenarios using up-to-date household and property data, including potential adjustments to band structures, relative tax rates, and options for transitional support. Their analysis also includes the likely effects of these changes across different income groups, age groups, and regions of Scotland.

All of the options presented in this consultation are designed to be revenue neutral. This means that, on balance, the total amount of money raised through council tax across Scotland would remain more or less the same, even if some households' bills change. In other words, reform is not about increasing or reducing how much tax is collected overall but about redistributing who pays how much, so that council tax better reflects differences in property values and household circumstances.

All estimates being made with the assumption that reforms would aim to be revenue neutral also provides a clearer picture of how different options would affect households in practice. It helps support open and transparent discussion, while reflecting that this consultation is not aiming to raise more money overall from taxpayers but to make council tax work better in the future.

The IFS household-level analysis and modelling also assumes that grant funding from the Scottish Government would be fully adjusted to reflect that councils would expect to raise different amounts of council tax locally under the new system. This implies that each council would not lose or gain financially due to council tax reform.

Redistribution of council tax through grant funding is a matter for local government and is contingent on other factors and choices that do not feature in this consultation. The analysis presented in this consultation principally focuses on the potential impact of the illustrative reforms. It is reasonable, however, to assume that a discussion between local authorities and Scottish Government about grant funding would be necessary if there is wide support for reform.

[32] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

2. Council Tax and Property Changes Over Time

2.1 Changes in Property Values Since 1991

Property values in Scotland have risen significantly since council tax was first introduced using 1991 valuations. On average, the estimated value of a home has increased by 357% across Scotland since 1993. However, this increase has not been the same everywhere.[33]

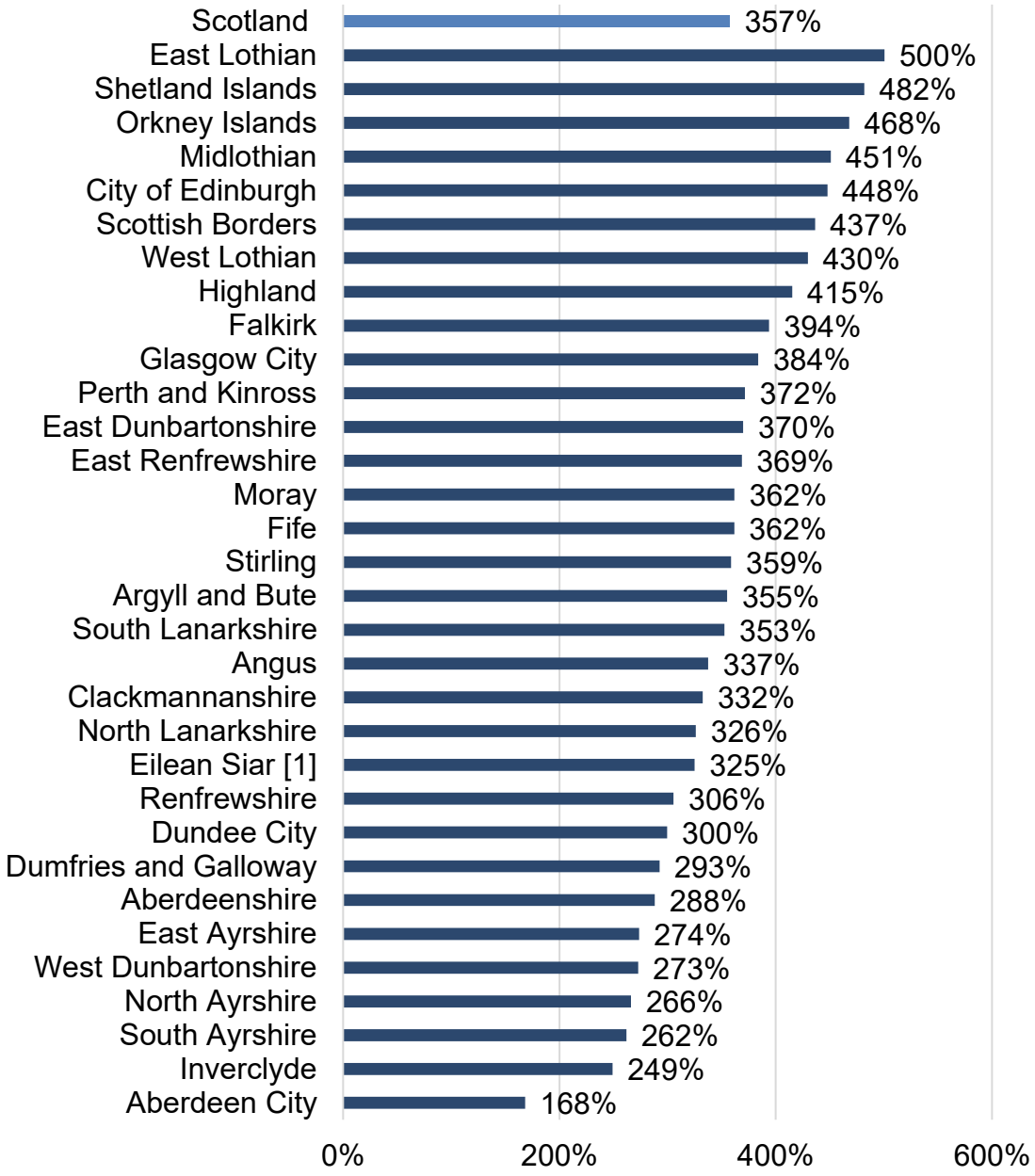
In East Lothian, for example, estimates suggest that property values have grown by around 500 percent, while in Aberdeen City the rise has been 168 percent. As of late 2024, it is estimated that the average local property value ranged from around £141,000 in East Ayrshire and West Dunbartonshire to £335,000 in Edinburgh and £330,000 in East Renfrewshire. The national average was approximately £211,000.[34]

These figures show that the housing market has changed dramatically in the past 30 years, and that property prices in different areas have grown at very different rates, as shown in Figure 4.

[33] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[34] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

Figure 4: Estimated change in mean property value by council, 1993 to 2024

A horizontal bar chart showing estimated change in mean average property value by council between 1993 and 2024



[1] The first value for Eilean Siar is for 1997.

Source: Data from Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report, Accompanying Excel workbook, Table B.0

2.2 Property Variation, Banding and Valuation Challenges

The uneven growth in property values across the country creates difficulties for a national system that still uses property values from over 30 years ago.

Council tax is based on a banding system, where homes are placed in one of eight bands based on what their estimated value was, or would have been, in 1991. As these bands have not been updated since 1991, many properties are now in bands that no longer reflect their true market value.[35]

The fixed nature of the banding system also causes other problems. Two homes of similar value may fall on either side of a band boundary and receive very different tax bills. For example, a property at the top of the Band D threshold, and a property at the Band E threshold could be very similar in value but face a council tax bill with an annual difference of almost £500 (see Figure 3).

These issues show that the current system does not keep up with changes in the housing market. Introducing regular revaluations and considering updates to the banding structure could help make the system more accurate and more equitable.

2.3 Fairness and Regressivity in the Current System

One of the main criticisms of the current system is that it is 'horizontally regressive', because it is based on outdated property values.[36] This means that homes with the same current market value can face very different bills depending on where they are located, because the system still relies on property values from 1991. In areas where property values have risen sharply since 1991, households may still be in relatively low bands and paying less than their home's current value might suggest. In contrast, in areas where prices have grown more slowly since 1991, households may be paying more than they would under a system based on current property values. As a result, the system does not treat similar households consistently across the country.

For example, two homes worth £250,000 today - one in Edinburgh and one in West Dunbartonshire - may still be in different bands because of how their relative value compared in 1991. This means the occupants could be paying different amounts of council tax, despite having homes of equal value in the present day.

Similarly, properties with very different values can fall into the same band and pay the same amount of tax. For example, all homes in Band H are charged the same, even if some are worth hundreds of thousands of pounds more than others.
The current system is also 'vertically regressive'.[37] Under the current banding system, households in more valuable homes generally pay more council tax; but not proportionately more. This means that people in lower-value homes often pay a higher share of their property value in tax than those in higher-value homes. This happens because the banding system does not sufficiently increase tax charges in line with property values, especially at the upper end of the scale.

In 2017, the Scottish Government made changes to further increase charges for properties in Bands E to H, which helped to reduce the gap. But the system still does not fully reflect

[35] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[36] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report; Adam, S., Hodge, L., Phillips, D. & Xu, X. (2020a) – Revaluation and reform: bringing council tax in England into the 21st century
[37] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

the differences in property value, especially for the most expensive homes.[38] For example, a Band H property pays only 3.675 times more than a Band A property, even though in 1991 it would have been worth at least 8 times more than a Band A property.[39]

This creates growing concerns about fairness and whether the current tax system reflects the real value of people's homes.[40]

QUESTIONS:

1. Do you think the current council tax system in Scotland needs to be reformed?

   ☐ Yes
   ☐ No
   ☐ Don't know

2.4 Updating the Market Reference Point (Revaluation)

Updating the market reference point used for property valuation would bring council tax into line with today's property market values. This would mean assigning homes to bands based on their current market value, rather than what they were worth in 1991.

This would help ensure that council tax bills are based on up-to-date information and reflect real-world differences in property value. All of the options presented in this consultation are designed to be revenue neutral. This means that while some households would pay more and others less, the total amount of council tax raised across Scotland would remain broadly the same.

Revaluation could address horizontal regressivity and improve the vertical regressivity described above. It would also add clarity and credibility by ensuring the tax base is up to date.

[38] Scottish Government (2018), 'Council Tax Reduction in Scotland 2017-2018'.
[39] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[40] Fairer Council Tax: consultation analysis - gov.scot

3. Options for Council Tax Reform

3.1 Revaluation of Property Values

3.1.1 How a Revaluation Would Work

A revaluation would update the council tax system and replace the 1991 valuations, thereby ensuring that council tax property bands reflect contemporary market conditions. The work would be carried out by Scottish Assessors.

Once properties are revalued, they would be assigned to council tax bands based on their new value. This could be done using the existing band structure (eight bands), or alongside changes to the number of bands and how charges are applied between them.

A revaluation on its own would not increase the total amount of council tax collected across Scotland. It would only reassign properties into new banding thresholds. Revaluation options can be designed to ensure that the total amount of revenue raised nationally stays broadly the same. This means changes can be revenue neutral.

3.1.2 Why Consider Revaluation

While revaluation alone would not resolve every concern about council tax, it is a necessary first step to making the system more accurate, proportionate and credible.

Revaluation could also create the foundation for other improvements to the council tax system, such as changes to banding, tax rates or the council tax reduction scheme. Without revaluation, these wider reforms would continue to operate on outdated property information, limiting their fairness and effectiveness.

Importantly, a national revaluation can be designed to be revenue neutral across Scotland. This means that, while some households may see their bills rise and others fall, the overall amount of money raised through council tax in Scotland would stay broadly the same.

While the revaluation and banding options presented in this consultation are designed to be revenue neutral at the national level, there are important caveats to note. The modelling assumes that grant funding from the Scottish Government would be fully adjusted to reflect changes in what each council could raise under a reformed system. Without such adjustments, some councils might gain or lose revenue depending on the structure of their local housing market. In addition, the analysis assumes that councils maintain their existing Band D rates and that household behaviour - such as payment patterns or eligibility for reductions - remains unchanged. These assumptions help isolate the underlying effects of the reform options, but actual outcomes may vary depending on how the changes are implemented.[41]

[41] For more information see Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

QUESTIONS:

2. Do you think property values used to calculate council tax should be updated to reflect current market values, instead of using 1991 values (i.e. should there be a revaluation of every property in Scotland)?

   ☐ Yes
   ☐ No
   ☐ Don't know

3.1.3 Frequency and Future Cycles

For any property tax system to remain accurate and equitable over time, it needs to be supported by an updated tax base. This means a regular schedule for property revaluation, such as every five or ten years.

One of the main reasons the current council tax system has become so out of date is that there has never been a revaluation since it was introduced. Over time, this has allowed inconsistencies to build up in how much households pay relative to the current value of their homes, both within and between local areas.[42]

To avoid this in future, the system could include a regular revaluation cycle, for example every five or ten years. Regular updates would keep the tax base, and the banding thresholds, aligned with housing market changes and reduce the need for large adjustments later on.

This would improve the credibility of the system, by ensuring that it remains aligned with changes in property values over time.

A full revaluation exercise may be resource-intensive at first, the scale of that task reflects the length of time since the last revaluation. Once an up-to-date valuation base is established, future revaluations could be delivered more efficiently and at lower cost, particularly if supported by improved data and digital systems. However, revaluing too frequently could bring diminishing returns and create unnecessary administrative burden. In non-domestic rates in Scotland the system now relies on a three-yearly revaluation cycle. Such frequency may not be necessary for domestic property, but keeping valuations relatively current without placing undue pressure on assessors or billing authorities would be prudent. In Wales, the Welsh Assembly has agreed to implement a five yearly revaluation from 2028.[43]

[42] Commission on Local Tax Reform, *Just Change: A New Approach to Local Taxation* (Scottish Government, December 2015)
[43] Find out about how we are reforming Council Tax | GOV.WALES

QUESTIONS:

3. How often do you think property values should be reviewed and updated for council tax purposes?

   ☐ Every 3 years
   ☐ Every 5 years
   ☐ Every 7 years
   ☐ Every 10 years
   ☐ Other, please specify [50 words maximum]
   ☐ Don't Know

3.2 Revaluation Models: National and Localised Approaches

3.2.1 Overview of Revaluation Approaches

There are different ways a revaluation of property values could be carried out as part of council tax reform, these include:

- **A national revaluation**, which applies the same valuation bands across all council areas in Scotland.

- **A localised revaluation**, where valuation bands are set separately for each council based on local property markets (i.e. 32 local property markets).

In both cases, properties would be revalued using a consistent national methodology, carried out by the independent Scottish Assessors. What differs is how the band thresholds would be set - either consistently across Scotland or tailored to local areas.

This section outlines how each approach would work and the potential impacts and trade-offs of each approach.

The modelled options presented later are all based on a national valuation approach, as this provides a consistent framework for comparing different reforms and allows clearer analysis of how changes to banding and tax rates would affect households across Scotland. It also aligns with the structure of the current system, making it a more practical basis for developing and testing illustrative reform scenarios.

3.2.2 Description of the National Model

In the national model, all properties would be valued and placed into bands based on nationally fixed thresholds. These thresholds would apply uniformly across all 32 councils, so that properties of similar value are placed in the same band no matter where in Scotland they are located.

The band structure used could remain as it is (with Bands A to H), or it could be updated as part of a wider reform programme by adding more bands. The bands themselves would continue to be fixed nationally, but each council would decide how much to raise the tax by

– which is done by increasing the middle rate (Band D currently). The tax charged for the other bands would continue to be set using fixed ratios in relation to Band D.

Under a national revaluation, the biggest changes in band placement would occur in areas where property values have risen fastest (e.g. Edinburgh, East Lothian) and slowest (e.g. Aberdeen, Inverclyde) since 1991. In contrast, areas where prices have grown at approximately the national average, such as Fife and South Lanarkshire, would see fewer changes.[44] This would help to bring bills more in line with current market conditions and reduce long-standing imbalances between areas.

This model offers a familiar structure, and a clear and consistent way to update the tax base so that council tax bills better reflect up-to-date property values and are applied evenly across the country.

3.2.3 Description of the Localised Model

Under a localised revaluation, properties would still be valued using national methods, but each council would have its own unique set of valuation thresholds to reflect the local property market. As such, properties would be assigned to bands according to their local valuation thresholds, which could be determined by the 14 Scottish Assessors for each of the 32 local authority areas. This means that the value range for Band A, Band B and so on would differ by council area, based on local house prices.

The aim of this approach is to remove the influence of national property values on banding thresholds. This means that households are taxed based on their relative position in the local housing market rather than a single national scale. This approach might reduce the number of properties moving into higher bands in more expensive areas, and reduce the number of properties moving into lower bands in less expensive areas. However, it would also mean that two homes with the same value could end up in different bands, and pay different tax, depending on where they are located in the country.

For example, a £200,000 property in the City of Edinburgh is likely to fall into a lower band than a similarly priced property in West Dunbartonshire, due to its value being lower compared to the average value of other properties in the City of Edinburgh area. The table (Figure 5) below is an illustration of potential differences between hypothetical properties with similar values in different councils.[45] This is driven by variations in both local band D charges and local band thresholds.

[44] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

[45] The illustrative council tax property banding and valuations shown here are based on residential property sales price statistics from the Registers of Scotland for 2024. For this comparison it is assumed that local revaluation would result in similar proportions of properties in each band in each council.

Figure 5: Examples of bands and council tax bills for hypothetical property values in different council areas

A data table showing examples of bands and council tax bills for hypothetical property values in different council areas under a localised revaluation model

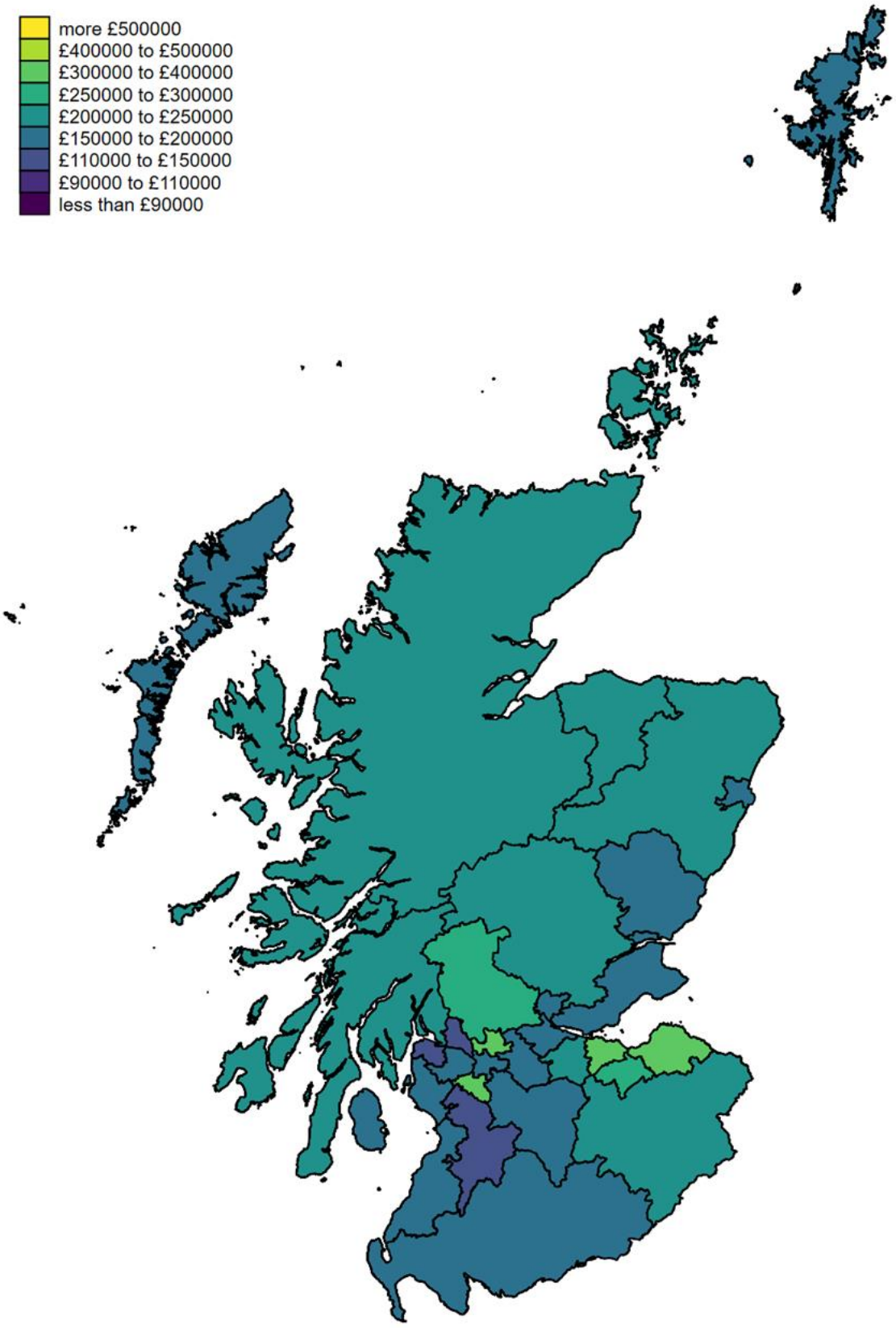
Council	Hypothetical Property Value	Band	Bill (based on average bill nationally)
City of Edinburgh	£200,000	B	£1,200
East Lothian	£200,000	C	£1,372
West Dunbartonshire	£200,000	D	£1,543

Source: Scottish Government calculations using data from House price statistics, Registers of Scotland and Council tax datasets, gov.scot

The map below (Figure 6) shows the variation in mean property value across Scotland, illustrating the stark differences in the council tax property band thresholds that would exist between local areas in a localised revaluation model. Estimated average property values for each council area in Scotland are included in Annex A of this document.

Figure 6: Estimated average (mean) property value by council area, Q3 2024

A map of Scotland showing mean property values in each council area



Source: Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

In some cases, properties may be placed in lower bands than properties with lower values that are in other council areas. A property valued at around £200,000 in West Dunbartonshire or East Ayrshire for example, could pay less than a property valued at 25% more in Midlothian.

Figure 7: Examples of bands and Council Tax bills for hypothetical property values in different council areas

A data table showing council tax bands and bills for hypothetical property values in different council areas under a localised revaluation model

Council	Hypothetical Property Value	Band	Bill (based on average bill nationally)
Midlothian	£250,000	C	£1,372
East Ayrshire	£200,000	D	£1,543
West Dunbartonshire	£200,000	D	£1,543
Aberdeen City	£240,000	E	£2,027

Source: Scottish Government calculations using data from House price statistics, Registers of Scotland and Council tax datasets, gov.scot

3.2.4 National or Local Revaluation - Strengths and Limitations

Administrative and Policy Considerations

A national revaluation is simpler to explain and administer. Everyone is subject to the same banding thresholds, and the system is easier to communicate and understand. It supports national consistency and reduces the risk of confusion or appeals.

A localised model, by contrast, would be more complex to deliver. Each council would need its own set of band thresholds, creating challenges for assessors, billing systems, and public engagement. It could also increase appeals, particularly in areas near council boundaries where neighbours with similar properties face different tax bills. In addition, in areas with lower overall property values (or generally higher values) banding thresholds would be compressed with little variation between them. For example, the difference between the lower band and the middle bands could be a smaller difference in valuation.

Introducing localised thresholds could also complicate future reforms due to 32 variations of valuations thresholds.

Consistency Across Scotland

A national revaluation provides consistency by applying the same band thresholds across all council areas. This means that properties of the same market value are treated equally, regardless of location. For taxpayers, this strengthens the ‘horizontal’ equity – we know that when two properties of the same value are not in the same council tax property band

based on geography this is perceived as unfair.[46] It also makes council tax easier to understand and explain, as the rules are the same everywhere.

Tailored to Local Areas

Under a localised revaluation, properties would be placed in bands based on how their value compares to others locally. This approach may appear to be more tailored to local housing markets, particularly in places where most homes currently fall into just one or two bands under the national model. However, it could exaggerate a spread across bands based on small valuation differences (i.e. a Band C and Band E could be separated by a much smaller valuation difference) in areas where most properties are currently very similar in value.

Differences Between Similar Homes in Different Places

A key concern with localised revaluation is that households with similar-value properties in different parts of Scotland could end up in different bands and pay different amounts of council tax. This could be especially noticeable at council boundaries, where similar homes on opposite sides may face very different bills. Such differences may be seen as arbitrary and could weaken confidence in the system.

Complexity and Transparency

Varying band thresholds across 32 council areas would make the council tax system harder to explain and understand. It may be more difficult for households to work out how their bill has been calculated or to compare it with others. For councils and assessors, the shift to localised banding would also bring administrative challenges.[47] This includes more complex IT systems, additional staff training, and potentially more appeals or disputes.

Long-Term Deliverability and Reform

A national system with consistent bands may provide a more stable base for future reforms. It is easier to maintain, communicate, and update over time. By contrast, localised thresholds could introduce long-term complexity. Future reforms would need to account for 32 separate banding systems, which could make changes more time-consuming and more difficult to coordinate.

Alternatives to Localised Revaluation

While a localised system aims to make council tax more responsive to local conditions, there may be other ways to achieve this without creating added complexity. For example, increasing the number of bands nationally, and adjusting how much more is paid in higher bands, could improve how well the tax reflects differences in property values across the full range of the housing market.

[46] Fairer Council Tax: consultation analysis - gov.scot
[47] Local government finance sources and council tax reform: joint working group - gov.scot

QUESTIONS:

4. Following a revaluation, do you think council tax band property value thresholds should be set at a national level or vary by council area?

   ☐ Thresholds should be set nationally to be the same across all council areas
   ☐ Thresholds should vary by council area based on local housing markets
   ☐ Don't know

3.3 National Revaluation Models

The Institute for Fiscal Studies (IFS) has modelled several reform options that use a national revaluation as their foundation. These options aim to update property values across Scotland and explore how changes to the number of bands or the way council tax is calculated might affect households, councils, and the overall distribution and progressivity of the system.[48]

Each of the models is revenue neutral, and therefore the total council tax revenue would remain broadly the same. The different models explored in this consultation vary in how they redistribute tax liability across the property market. Some focus on increasing progressivity, meaning that households in higher-value homes would contribute a larger share of the overall council tax collected. Others aim to increase differentiation, by adding more bands to provide more incremental steps in the tax rates between properties of increasing market values. For example, a system with more bands and smaller gaps between them would result in more gradual changes to bills as property values rise. While all the models are based on updated property values as their starting point, they differ in how sharply they adjust tax contributions at the upper end of the market and how finely they distinguish between properties across the full value range.

QUESTIONS:

5. Which of the following is most important to you in the design of council tax bands?

   ☐ Ensuring tax rises between bands are gradual and predictable (differentiation)
   ☐ Ensuring households in higher-value homes contribute more (progressivity)
   ☐ Don't know
   ☐ Other [Open Text Box]

3.3.1 Illustrative Reform 1 - Revaluation with the Current 8-Band System

This approach is a revaluation without any changes to the current 8-Band System. This updates the value of all properties but keeps the current eight-band structure in place. The main change is that properties are reassigned to bands based on current property values rather than 1991 values.

[48] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

Band thresholds are adjusted to reflect how property prices have increased since 1991. For example, it is estimated that the threshold for Band A would rise from £27,000 to about £97,000, and Band D would increase from £58,000 to around £255,000.[49]

While the tax structure would stay the same, this realignment would move many properties into different bands, correcting distortions developed over the course of over 30 years of change in the housing market. However, the system would remain regressive overall - higher-value properties would still pay less council tax as a proportion of their value than lower-value properties.

Figure 8: New band thresholds and relative tax rates under a revaluation with the current 8-Band System, (Q3 2024 property values)

A data table showing new band thresholds and relative tax rates under a revaluation

Band	Upper threshold	Relative tax rate	Tax rate (2025-26)	% of properties
A	£97,060	0.667	£1,029	20.02
B	£148,147	0.778	£1,200	22.22
C	£197,575	0.889	£1,372	16.14
D	£255,106	1	£1,543	13.9
E	£347,197	1.314	£2,027	13.75
F	£469,277	1.625	£2,507	8.2
G	£892,084	1.958	£3,022	5.22
H	∞	2.45	£3,780	0.54

Source: Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

Note: there were over 2.5 million properties in Scotland as of September 2024. (2,602,545).[50]

3.3.2 Illustrative Reform 2 - Differentiated 12-Band System

This **12-band Differentiated System** updates property values and adds more bands to create a more gradual increase in council tax across property types. This means it introduces smaller increases in tax between bands to reduce the large jumps in between some of the tax bands in the current system. It also reduces the tax rate for the lower value properties and increases the rate for higher value properties, compared to the current 8-band system.

Key changes include:

- Splitting existing bands E and F into smaller bands (E1 to F2)
- Adding a new lower band (A1) and a new upper band (I)

[49] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[50] Council tax datasets - gov.scot

Under this system, households in the lowest-value properties (Band A1) would see a reduced council tax rate equivalent to a reduction in bills of around £170 less a year, based on average 2025-26 council tax charges across Scotland. Homes in Bands A2 to C would also see smaller reductions equivalent to around £50 less a year. At the upper end, properties in the new Band I would see increased rates equivalent to around £850 more per year, based on 2025-26 charges.[51]

While this model makes modest improvements in making the system less regressive, its main aim is to reduce large jumps in tax at the boundaries between bands.

Figure 9: New band structures and relative tax rates under a 12-band differentiated system, (Q3 2024 property values)

A data table showing new band structures and relative tax rates under a 12-band differentiated system

Band	Upper threshold	Relative tax rate	Tax rate (2025-26)	% of properties
A1	£65,000	0.556	£857	5.45
A2	£95,000	0.639	£986	13.6
B	£135,000	0.75	£1,157	18.02
C	£185,000	0.861	£1,329	17.62
D	£250,000	1	£1,543	16.54
E1	£305,000	1.225	£1,890	9.6
E2	£375,000	1.475	£2,275	7.8
F	£460,000	1.725	£2,662	5.21
G1	£560,000	1.975	£3,047	3.04
G2	£845,000	2.25	£3,433	2.43
H	£1,265,000	2.556	£3,943	0.55
I	∞	3	£4,629	0.14

Source: Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

3.3.3 Illustrative Reform 3 - Progressive 12-Band System

The **Progressive 12-band System** uses the same 12-band structure as above and also adjusts the tax rates to make the system more progressive, decreasing tax rates more significantly for lower value properties and increasing tax rates more significantly for higher value properties.

Compared to the previous 12-band model, the tax burden would shift more clearly from lower-value to higher-value properties:

[51] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

- Bands A to C would face even lower rates, equivalent to an estimated reduction in bills of between around £85 and £170, based on average 2025-26 council tax charges across Scotland.[52]
- The increased rate applied to households in Band I (the highest-value band) would have been equivalent to an estimated £1,600 more per year in 2025-26.[53]

The aim of this model is to make council tax more equitable by ensuring that higher-value homes contribute a greater share of the total tax.

Figure 10: New band structures and relative tax rates under the Progressive 12-band System, (Q3 2024 property values)

A data table showing new band structures and relative tax rates under the Progressive 12-Band System

Band	Upper threshold	Relative tax rate	Tax rate (2025-26)	% of properties
A1	£65,000	0.556	£857	5.45
A2	£95,000	0.611	£943	13.6
B	£135,000	0.667	£1,029	18.02
C	£185,000	0.806	£1,243	17.62
D	£250,000	1	£1,543	16.54
E1	£305,000	1.25	£1,929	9.6
E2	£375,000	1.525	£2,353	7.8
F	£460,000	1.85	£2,855	5.21
G1	£560,000	2.2	£3,395	3.04
G2	£845,000	2.6	£4,012	2.43
H	£1,265,000	3	£4,629	0.55
I	∞	3.5	£5,401	0.14

Source: Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

3.3.4 Illustrative Reform 4 - 14-Band System

The **14-Band Progressive System** builds on the 12 band structures by adding further bands at the top and bottom of the property value range. Additional bands also provide smaller proportional changes in tax rates between bands.

Changes include:

- Additional lower bands provide more differentiation among lower-value properties

[52] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[53] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

- New upper bands (J and K) for very high-value properties

This structure provides a smoother progression from the lowest to the highest-value homes. It allows for more precise banding and reduces sudden jumps in council tax liability between bands.

Under this design, households in the lowest-value homes (Band A1) would see a reduction in rates equivalent to an estimated £260 per year based on average 2025-26 council tax charges across Scotland. Homes in Bands A2 to C would see reduced rates equivalent to an estimated £130 to £200. Properties in the highest band (K) would face higher rates equivalent to an estimated £2,750 more per year.[54]

Although the overall results are quite similar to the progressive 12-band model, the extra bands allow for greater precision in how council tax liability is distributed across property values.

Figure 11: New band structures and relative tax rates under the 14-Band Progressive System, (Q3 2024 property values)

A data table showing new band structures and relative tax rates under the 14-Band Progressive System

Band	Upper threshold	Relative tax rate	Tax rate (2025-26)	% of properties
A1	£65,000	0.500	£772	5.45
A2	£85,000	0.556	£857	8.79
B1	£110,000	0.611	£943	11.84
B2	£145,000	0.694	£1,072	14.97
C	£185,000	0.806	£1,243	13.65
D	£240,000	1	£1,543	14.39
E	£315,000	1.325	£2,045	13.12
F	£410,000	1.650	£2,546	9.02
G1	£550,000	2.000	£3,086	5.44
G2	£745,000	2.400	£3,703	2.27
H	£1,005,000	2.800	£4,320	0.72
I	£1,355,000	3.222	£4,972	0.24
J	£1,830,000	3.667	£5,658	0.08
K	∞	4.222	£6,515	0.02

Source: Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

[54] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

3.3.5 Impacts on Accuracy, Progressivity and Revenue

All of the national revaluation models aim to improve the accuracy of the system by ensuring that council tax is based on the current value of properties, rather than estimates of 1991 values.

Key comparisons:

- **Illustration 1** - The pure revaluation - this design improves accuracy but keeps the existing structure and its limitations.
- **Illustration 2** - The more differentiated 12-band model reduces large jumps in bills and makes modest changes to make the system more progressive – with larger increases as property values rise.
- **Illustration 3** - The progressive 12-band adjusts the tax rates further to make the system more progressive.
- **Illustration 4** – The 14-band system has the most progressive rates of the four. It also reduces large jumps between bands.

Across all models other than a pure revaluation, lower-income households tend to benefit the most, while those with higher-value homes face increased rates to varying degrees. However, total revenue remains broadly the same nationally. These models do not assume any increase in funding, but rather focus on how the tax burden is distributed in relation to property values.[55]

Figure 12: Estimated average change in net council tax bill, by quintile of household income

A data table showing estimated average changes in annual net council tax bills by income quintile for each illustrative model

Income Quintile	Pure revaluation	12-band differentiated	12-band less regressive	14-band less regressive
Quintile 1 (lowest income)	£6	£2	-£9	-£12
2	£7	-£9	-£43	-£52
3	£6	£0	-£19	-£15
4	-£26	-£28	-£31	-£24
Quintile 5 (highest income)	£7	£35	£103	£104

Source: Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

[55] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

QUESTIONS:

6. Which of the potential council tax systems do you most support?

☐ Revaluation with 8 existing bands
☐ Revalued 12-band (differentiated) system
☐ Revalued 12-band (progressive) system
☐ Revalued 14-band system
☐ The current council tax system with no revaluation
☐ Don't know

7. Which of the potential council tax systems do you least support?

☐ Revaluation with 8 existing bands
☐ Revalued 12-band (differentiated) system
☐ Revalued 12-band (progressive) system
☐ Revalued 14-band system
☐ The current council tax system with no revaluation
☐ Don't know

3.3.6 Impacts on Rents and Property Value

Council tax influences how much people are willing or able to pay to live in certain properties.[56] If council tax goes down, living there becomes cheaper, so demand may increase, which can lead to higher rents and property prices than if there had been no change in council tax. If council tax goes up, demand may fall, and prices may reduce compared to if there had been no change in council tax. This effect, where future tax costs are reflected in current property prices and rents, is called capitalisation.[57]

If council tax rises, homeowners do not lose twice. They either:

- stay in the home and pay more tax over time, or
- sell the home for a lower price and stop paying the tax.

If the changes in council tax are fully capitalised into property values, the total financial impact is similar either way for homeowners. Whoever is the owner-occupier of the property when the tax changes will feel the effect, and future homebuyers will pay a price that reflects capitalisation of the new tax level.[58]

In the case of rental property, the immediate impact would be felt by tenants who have to pay council tax. Over time, rents may adjust, passing the impact onto landlords.[59]

How large the effects on property values are is particularly uncertain, given it depends not just on how much the council tax bill changes but also how people value future costs and

[56] Gibb, K. (2025). Sustainable Housing Policy in Scotland. UK Collaborative Centre for Housing Evidence
[57] Gibb, K. (2025). Sustainable Housing Policy in Scotland. UK Collaborative Centre for Housing Evidence
[58] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[59] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

savings and we recognise that people consider a range of complex factors when deciding where they wish to live. The more those future costs or savings on council tax affect the price they are willing to pay for a property, the greater the impact on prices and rents. This is known as a "discount rate". A lower discount rate would increase the effects and a higher discount rate would decrease them.[60]

To reflect this uncertainty, the IFS estimated impacts on property values under three discount rates, 1%, 3% and 5%, with 3% as the central scenario, which effectively assumes that after adjusting for inflation, £1 in a year's time is valued at 97p today.

It was estimated that changes in property values would be more pronounced in the illustrative council tax band designs that most increase progressivity, and particularly affect the least and most valuable properties, given they would be expected to face the largest shifts in council tax rates, on average.[61]

For example, (using a 3% discount rate) for properties worth £60,000, a pure revaluation would have little estimated impact on values (most properties of this value are already in Band A), the 12-band systems cause an estimated increase in value of around 6%, and the 14-band system an estimated increase of around 8%. On the other hand, a property worth £500,000 would be estimated to fall in value by around 2% under a pure revaluation and 3–5% under the 12-band and 14-band systems, as average net council tax bills increase.[62]

For more detail on this you are encouraged to read Revaluation and reform of council tax in Scotland: design considerations and potential impacts'.

[60] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[61] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[62] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

4. Transition and Mitigation

4.1 Why Transition Mechanisms Matter

Major changes to council tax can result in noticeable increases in bills for some households, especially in areas where property values have risen significantly since the last valuation.[63] Transitional relief schemes, or "soft landing" measures help give people time to adjust and ease households into the changes.

It recognises that while reform may be equitable overall, a large one-off bill increase can be difficult for some households to absorb. Transitional relief schemes have been used in other parts of the UK to protect households during revaluations. These experiences show that well-designed transition schemes can reduce short-term disruption while still achieving long-term policy goals.[64]

People may be more willing to support long-term improvements if they are reassured that any changes will be introduced gradually.

There is a trade-off between the scale of the support provided and how much it costs. More protection means more households receive help – but it also increases the overall cost of the scheme.

QUESTIONS:

8. Do you support the establishment of a transitional relief scheme to limit how much a household's council tax bill can increase each year following reform?

   ☐ Yes
   ☐ No
   ☐ Don't know

4.2 Phasing In Changes to Bills

A common approach to transition mechanisms is to limit how much a household's bill can rise each year. This means that people who face the highest increases in their bill under a new system would not need to pay the full increase straight away. The two example schemes below have been modelled by the IFS to show how this might work.[65]

Both options assume that the cap on increases would apply to the gross council tax bill before any discounts (like the single person discount), premiums, exemptions, or Council Tax Reduction (CTR). For those receiving discounts, this means the cap would effectively be lower in cash terms.

[63] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[64] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[65] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

4.2.1 Scheme 1: Cap Increases at 10% or £300 Per Year

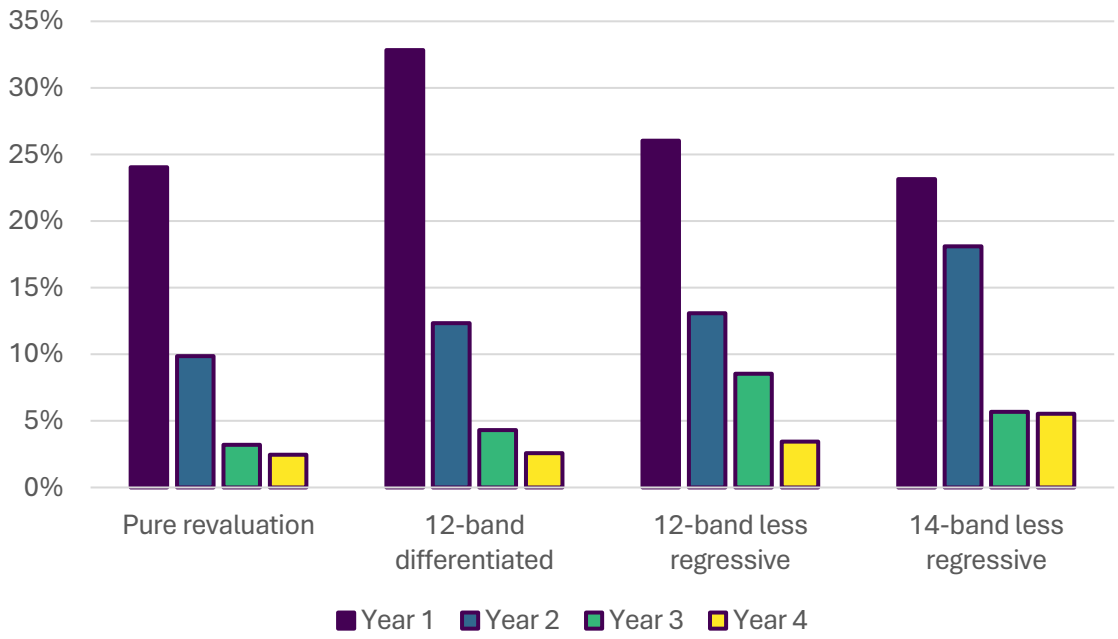
This approach would offer the most protection. Under this scheme, council tax gross bill increases due to the reforms would be limited to the lower of 10% or £300 each year, over four years.

This would protect the largest number of households. For example, under a pure revaluation, around 24% of all properties would be estimated to receive some form of transitional relief in the first year. That number could be higher under some of the other reform options. A small number of households would be estimated to continue to benefit from phased increases until the fourth year.[66]

Because more people are protected and for longer, this scheme would also be more expensive. In year one, the estimated costs range from £100 million (for a simple revaluation) to £200 million for reforms that introduce more bands and make the system less regressive. Even by year four, estimated annual costs could still be around £25 million under these more extensive reforms.[67]

Figure 13: Estimated percentage of properties eligible for transitional relief scheme 1, by reform system and year

A bar chart showing estimated percentage of properties eligible for transitional relief scheme 1, by reform system and year

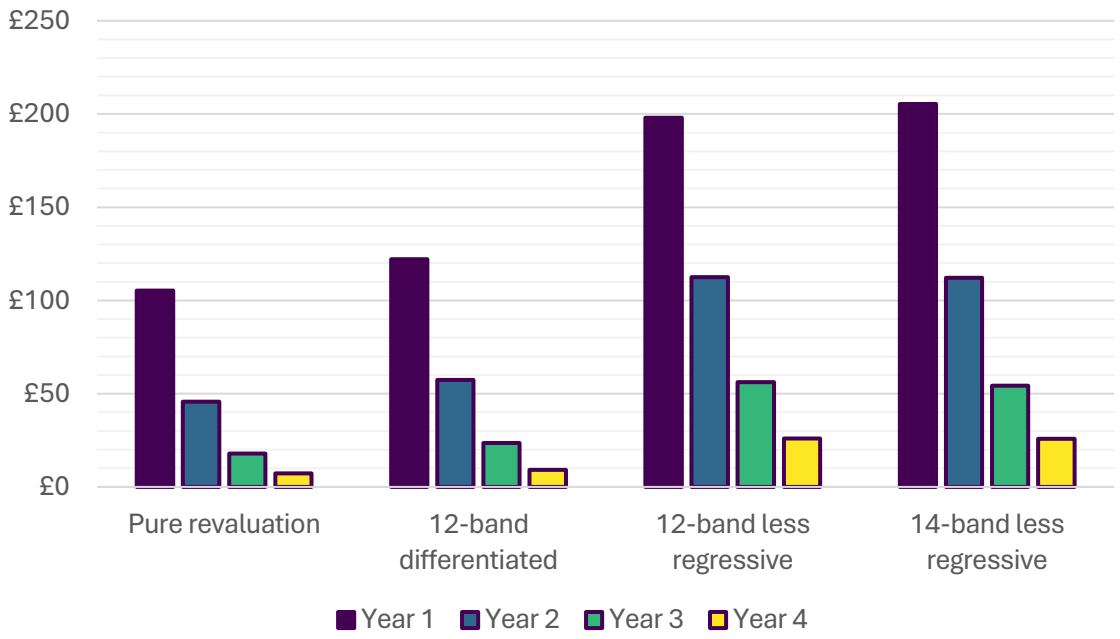


Source: Adam et al. (2025), '[Revaluation and reform of council tax in Scotland: design considerations and potential impacts]', Scottish Government Research Report

[66] Adam et al. (2025), '[Revaluation and reform of council tax in Scotland: design considerations and potential impacts]', Scottish Government Research Report
[67] Adam et al. (2025), '[Revaluation and reform of council tax in Scotland: design considerations and potential impacts]', Scottish Government Research Report

Figure 14: Estimated cost of transitional relief scheme 1 (£ million), by reform system and year

A chart showing estimated costs of transitional relief scheme 1, by reform system and year



Source: Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

4.2.2 Scheme 2: Cap Increases at 25% or £600 Per Year

This option would offer a faster path to full implementation if a reform goes ahead, with less financial protection for households and lower costs.

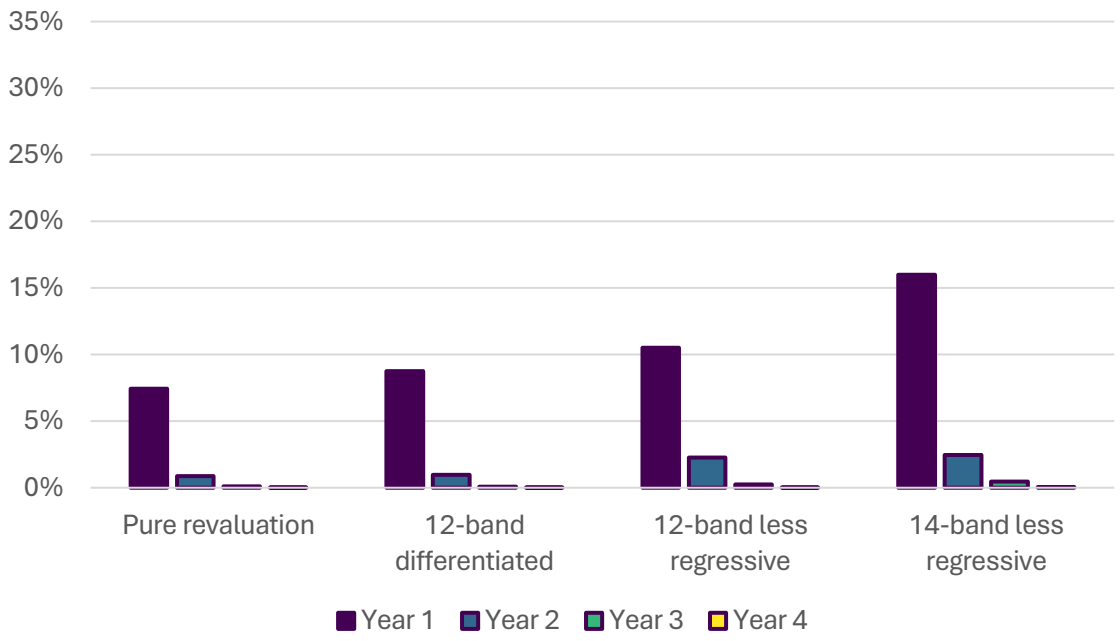
Under this scheme, bill increases would be capped at the lower of 25% or £600 per year, over four years. Fewer people would receive transitional relief, with support targeted at those facing the biggest increases.

For example, under a pure revaluation, an estimated 7% of households would be protected in the first year, and the cost would be just over £50 million. By year four, it is estimated that fewer than 0.1% of households would still need support under this scheme.[68]

[68] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

Figure 15: Estimated percentage of properties eligible for transitional relief Scheme 2, by reform system and year

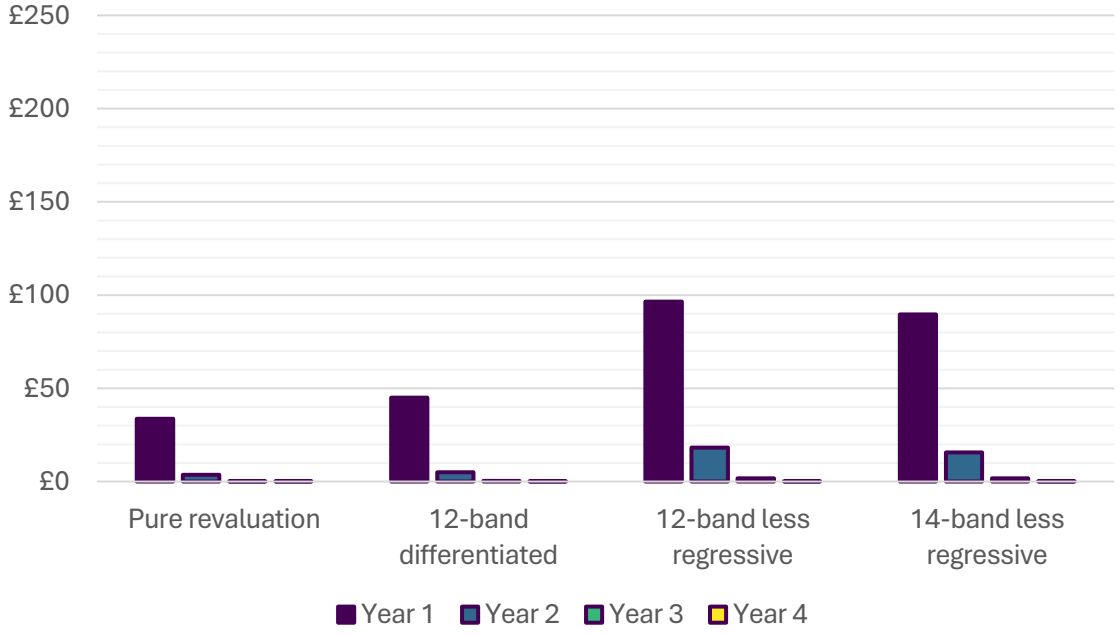
A bar chart showing estimated percentage of properties eligible for transitional relief scheme 2, by reform system and year



Source: Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

Figure 16: Estimated cost of transitional relief Scheme 2 (£ million), by system and year

A chart showing estimated cost of transitional relief Scheme 2, by reform system and year



Source: Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

4.2.3 Who Benefits from Phasing?

Transitional relief would benefit different types of households depending on the option chosen:

- Scheme 1 would support a broader group, including households who face smaller but still significant increases. By virtue of having a wider scope, and capturing more recipients it is likely to include more low and middle value properties than scheme 2.[69]

- Scheme 2 would be more targeted, helping those facing the largest jumps in bills, such as those moving up two or more bands. It would focus support on a smaller group, who are more likely to be those in high-value homes in areas where prices have risen sharply.[70]

Both schemes would likely benefit owner-occupiers more than renters, and households who are not already receiving full support through the Council Tax Reduction scheme[71].

4.2.4 Advantages and Disadvantages of Phasing

Advantages:

- It helps provide a gradual introduction for reform, particularly for those with the larger bill increases.
- It offers temporary financial protection for households.
- A scheme with a lower cap can protect more households
- A scheme with a higher cap is less costly.

Disadvantages:

- It adds complexity in terms of design, administration and communication of the system.[72]
- It requires funding – either from grants, higher bills for others, or higher tax rates.
- A scheme with a lower cap is more costly.
- A scheme with a higher cap will protect fewer households.

The choice of whether to use a transitional relief scheme, and which version to use, depends on the balance between providing support and managing cost. These models are illustrative only, but show the kinds of trade-offs involved.

[69] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[70] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[71] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[72] Ministry of Housing, Communities & Local Government (2016), Consultation on the transitional arrangements for the 2017 business rates revaluation: summary of responses and government's response. London: MHCLG; Department for Levelling Up, Housing & Communities (2022), Business Rates Revaluation 2023: Consultation on the transitional arrangements – summary of responses and government response. London: DLUHC.

QUESTIONS:

9. Which transitional relief scheme would you prefer?

☐ Scheme 1: Cap increases at 10% or £300 per year
☐ Scheme 2: Cap increases at 25% or £600 per year
☐ Other, please specify [50 words maximum]
☐ Don't know

4.3 Deferral of Increases

A deferral scheme would allow some households to delay paying the extra council tax they owe as a result of reform. Instead of paying the full increase straight away, they could postpone part or all of it until a later date; for example, when the home is sold or after a fixed number of years.

This could help people who own their homes but have lower incomes. For example, pensioners, disabled people, or families with children may find it difficult to pay a higher bill even though they have housing wealth.

Unlike transitional relief, which reduces the amount paid in early years, deferral only delays payment. The tax is still due in full later – potentially with interest – and so the deferred council tax income and associated costs of deferring, would be expected to be recovered in future years.[73]

4.3.1 How a Deferral Scheme Could Work

The scheme would allow households to treat the extra amount owed due to revaluation or banding changes as a loan. This loan would be recovered later — usually when the property is sold or transferred to someone else.

This kind of approach already exists in other countries, including Ireland and Canada.[74]

To work well, the scheme would need to be carefully designed. Some of the key choices include:

- **Who is eligible**: The scheme would likely be limited to owner-occupiers with enough equity in their property. Some mortgage holders might not be eligible depending on their mortgage terms.[75]
- **How much can be deferred**: The scheme might allow deferral of just the increase from reform, or allow full deferral of the total bill for eligible households.
- **How long it lasts**: Deferred bills could be paid when the home is sold, after a fixed number of years (like five or ten), or on the death of the owner.
- **Whether interest is charged**: To cover costs and avoid enriching those on the scheme, interest could be added to the deferred amount.

[73] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[74] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[75] Lenders' Handbook - UK Finance Mortgage Lenders' Handbook

- **Who manages it**: Councils would likely run the scheme, as they already do for similar arrangements for social care charges.[76]

4.3.2 Supporting Asset-Rich, Income-Poor Households

There are a range of homeowners who could potentially benefit from a deferral scheme, including, for example, older people, long-term homeowners, or families who do not qualify for full Council Tax Reduction. They may live in homes that have risen in value, but their income has stayed the same or fallen.

Details of criteria that have been used for similar schemes in other countries can be found in section 6.2 of the following research report: Revaluation and reform of council tax in Scotland: design considerations and potential impacts.

Deferral would allow 'income-poor, asset-rich' households to stay in their homes without extra financial strain. The tax would still be paid eventually, often from the sale of the home.

Figure 17: Estimated number of households facing an increase of over £300 in their annual net council tax bill and satisfying various household criteria

A table showing number of households facing an increase of over £300 in their annual net council tax bill and satisfying various additional criteria

Household Criteria	Pure Revaluation	12-band Differentiated	12-band Less Regressive	14-band Less Regressive
Owner-occupier and not eligible for full CTRS	250,000	250,000	260,000	360,000
Additional criteria				
(1) At least one adult above State Pension Age	80,000	80,000	80,000	120,000
(2) Satisfies (1) or at least one individual in receipt of health-related benefits	90,000	90,000	90,000	140,000
(3) Satisfies (1) or (2) or at least one child	150,000	140,000	150,000	210,000

Source: Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

[76] Deferred payment | Care Information Scotland

Modelling estimates that up to 360,000 households, about 14% of all households in Scotland, could be eligible under a broad scheme. The number would depend on how the scheme is designed:

- It is estimated that around 250,000 households might qualify if eligibility is based on being an owner-occupier, not receiving full CTR, and facing a net bill increase of over £300.
- If eligibility is limited to people over state pension age, it is estimated that the number of eligible households could drop to about 80,000.
- If families with children and those receiving disability benefits are also included, the number of eligible households would be expected to increase.[77]

4.3.3 Repayment Conditions and Triggers

The deferred amount would be repaid later, usually from the sale of the home. Other possible repayment points could include:

- After a fixed number of years (e.g. five or ten).
- When the final resident dies.
- If the homeowner chooses to repay early.

The deferred bill may be subject to interest, to reflect the cost of borrowing. For example, Ireland charges 3% interest[78], and British Columbia charges between 3.45% and 5.45% depending on the household type.[79]

Any interest rate applied to deferred council tax can be set to strike a balance between offering financial security for households and ensuring the long-term sustainability of the scheme for public finances:

For households, a clearly defined and reasonable interest rate provides certainty about the future cost of deferral, making it easier to plan and reducing the risk of unmanageable debt.

Setting the rate too low could create an incentive for households to defer unnecessarily, increasing the cost to the public purse.

Conversely, setting it too high could discourage take-up among those who genuinely need support. The rate, therefore, plays a key role in making the scheme both accessible for households and financially viable for government:

- A lower rate subsidises deferrals, increasing costs to the public purse and potentially encouraging take-up by households who do not genuinely need the support.

- A higher rate helps recover more of the costs to local authorities and discourages households who do not need the support from applying. However, it also risks

[77] Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report
[78] Deferral of Local Property Tax (LPT) payment
[79] Property tax deferment program - Province of British Columbia

deterring households who do need support or leaving them with larger debts to repay.

To keep the scheme affordable and low-risk, there could also be a limit on how much can be deferred. For example, British Columbia limits total charges against a home to 75% of its official valuation.[80]

A well-designed deferral scheme could support vulnerable households during the transition to a new system, without reducing the total amount of tax collected over time.

QUESTIONS:

10. Do you support the establishment of a council tax deferral scheme for homeowners?

☐ Yes
☐ No
☐ Don't know

11. In your view, who should be eligible to receive support from a council tax deferral scheme?

[Select as many as you think should apply]

☐ Pensioners (over state pension age)
☐ Disabled people
☐ Households with children
☐ Households experiencing financial hardship
☐ Other, please specify [50 words maximum]
☐ Don't know

12. Should households who defer payment pay interest on the amount deferred?

☐ Yes
☐ No
☐ Don't know

4.4 Council Tax Reduction (CTR) Scheme

4.4.1 The Role of CTR in Council Tax Reform

The Council Tax Reduction (CTR) scheme provides means-tested financial support to low-income households to help reduce their council tax bill. For many of these households, CTR already ensures that they pay little or no council tax, meaning they would be protected from any direct impact of reform.[81]

[80] Property tax deferment program - Province of British Columbia
[81] Council Tax Reduction in Scotland: 2024-2025 - gov.scot

However, some households, particularly those just above the CTR eligibility threshold, could see their bills increase under a reformed system. This makes CTR an important part of any reform package, both as a form of ongoing support and as a way to protect household budgets where affordability might otherwise be a concern.

4.4.2 Existing and Targeted CTR Support

When changes were made to the council tax system in 2017 – which increased the charges in Bands E to H - targeted CTR support was introduced for low-income households in Bands E to H. This allowed eligible households to continue paying lower rates.[82] A similar approach could be applied under reformed systems, particularly where households move into higher bands due to changes in property values.

CTR could be extended to provide targeted support to those in higher-value properties who meet certain income criteria. This would help limit large increases in council tax liability for lower-income households, while allowing structural changes to the tax system to proceed.

Figure 18: Estimated number of households entitled to, and cost of, Band E–H CTR scheme under full take-up

A data table showing number of households entitled to, and cost of, Band E–H CTR scheme under full take-up

Council tax system	Number of households entitled	Annual cost under full take-up (£ millions)
Current system	13,000	2.6
Pure revaluation	17,000	3.3
12-band differentiated	12,000	4.6
12-band less regressive	18,000	6.4
14-band less regressive	19,000	4.4

Source: Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report

4.4.3 Expanding the CTR Scheme More Broadly

Reform also creates an opportunity to review the broader design of the CTR scheme itself, particularly for those who are close to the eligibility threshold but not currently supported. One option would be to reduce the taper rate. This is the rate at which support is withdrawn as income rises.

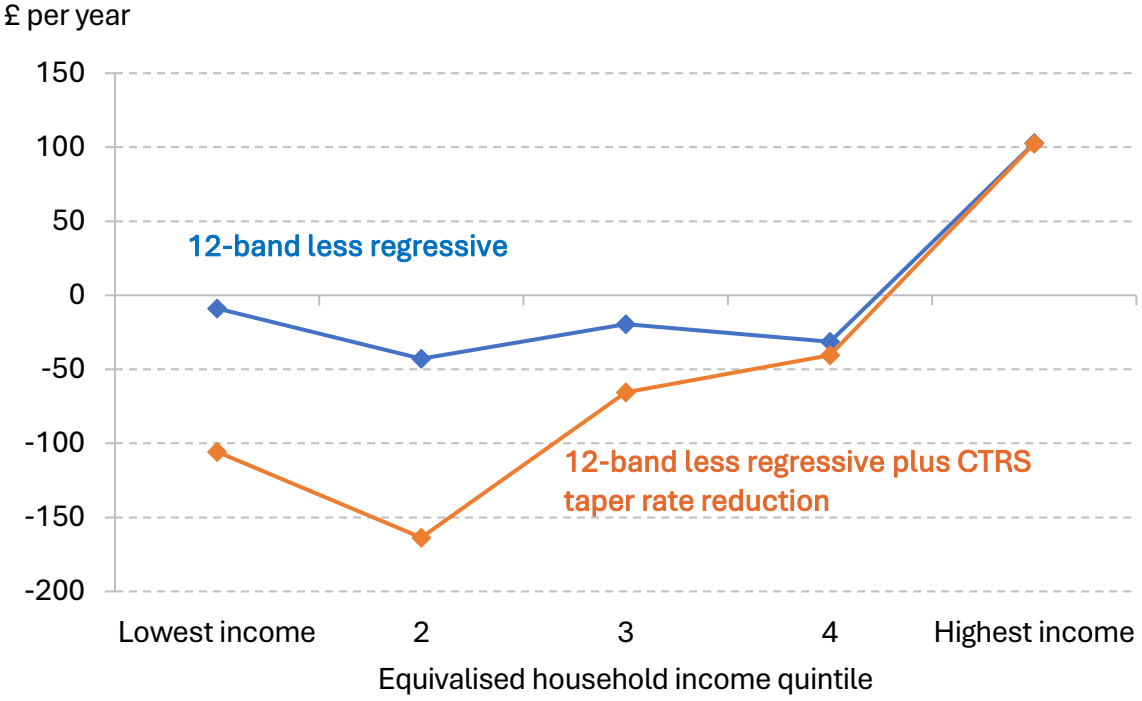
[82] Scottish Government (2018), 'Council Tax Reduction in Scotland 2017-2018'.

For example, it is estimated that halving the taper rate[83] from 20p to 10p per £1 of additional income would extend support to between 400,000 and 500,000 households, at an estimated cost of between £130 million and £150 million per year. It is estimated that around half of these households would be newly eligible under the lower taper rate, with the rest seeing increased support. According to modelled estimates, the number of households entitled to CTR could rise from around 25% to 35% of all households in Scotland.

Figure 19 below shows the illustrative impact of reducing the CTR 'taper rate' on progressivity of the system. With a reduced taper, bills rise with income quintile.

Figure 19: Combined estimated effect on average net bills of 12-band less regressive reform and reduction in CTRS taper rate from 20% to 10%, by quintile of household income

A line graph showing combined estimated effect on average net bills of 12-band less regressive reform and reduction in CTRS taper rate from 20% to 10%, by quintile of household income



Note: Assumes full take-up of CTRS. Households are allocated to quintiles based on income measured after taxes and benefits but before housing costs are deducted, and are adjusted for household size and composition using the modified OECD equivalence scale.

Source: Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report - Authors' calculations using Understanding Society waves 8-10 and 14 and TAXBEN, the IFS tax and benefit microsimulation model.

[83] The taper rate is the rate at which council tax support is withdrawn as a household's income increases above a certain threshold. In other words, once your income goes above the level at which you qualify for full help, the taper determines how quickly your entitlement reduces.

4.4.4 Considerations for Reform

Expanding CTR would help ensure that low- and modest-income households are better supported during and after reform. However, there are important design and delivery considerations:

- **Take-up rates**: Any changes would need to be supported by clear communication, streamlined application processes, and awareness campaigns.
- **Administrative complexity**: Changes that introduce more variation, such as different rules based on income level, age, or location, could increase costs and make the system harder for both councils and residents to navigate.
- **Interaction with other support mechanisms**: CTR is one part of a wider support package. Its effectiveness depends on how it works alongside other tools, such as transitional relief and deferral.

The Scottish Government and COSLA welcome views on whether the current CTR scheme should be expanded or adjusted, and which groups of households most need additional support under a reformed system.

QUESTIONS:

13. Do you think the Council Tax Reduction scheme should be expanded to support more households following any reform?

    ☐ Yes
    ☐ No
    ☐ Don't know

14. Which changes to the Council Tax Reduction scheme would you support? [Select as many as you think should apply]

    ☐ Broaden eligibility criteria for CTRS to include low-income households where the property moves into a higher band due to council tax system changes
    ☐ Change CTR so support is withdrawn more gradually as rising incomes move individuals out of eligibility
    ☐ No changes needed
    ☐ Other, please specify [50 words maximum]
    ☐ Don't know

5. Next Steps

This consultation is an important part of the wider programme of work being carried out jointly by the Scottish Government and COSLA to explore options for the future of council tax. The views gathered through this process will help shape the next stage of policy development and support an informed debate on the future direction of local taxation in Scotland.

All of the options presented in this paper are illustrative. No final decisions have been made. We are committed to listening to the views of individuals, communities, organisations, and other stakeholders across the country. Your feedback will help us to better understand the impact of the different options, and to assess how the council tax system might be improved in a way that is more sustainable, easier to understand, and better reflects changes in the housing market.

Responses to this consultation will inform public engagement and political discussion in the Scottish Parliament. Any decisions about reform would follow only once consensus is built, and would be carefully planned and delivered in a phased way.

We encourage you to take part and share your views. Your input will help shape the future of council tax in Scotland.

QUESTIONS:

15. Do you have any information you wish to share that has not already been discussed in the paper on the impact of council tax reform on any of the following:
    - Groups who share protected characteristics
    - Island Communities
    - Businesses or organisations in the public, private or third sector
    - Your local area

Please provide details, making reference to the type of impact to which your comments relate. [free text, 300 words maximum]

16. Please provide any other comments or views on the consultation themes or council tax reform that you have not been able to share above. [free text, 300 words maximum]

About You Questions

1. About you Question 1

[For individual respondents] Please tell us which local authority area(s) you live in

Local Authority Area(s):

[For organisational respondents] Please tell us which local authority area(s) your organisation operates in

Local Authority Area(s):

2. About you Question 2

If you pay council tax, please indicate which council tax band(s) apply to the property (or properties) for which you pay council tax:

- ☐ Band A
- ☐ Band B
- ☐ Band C
- ☐ Band D
- ☐ Band E
- ☐ Band F
- ☐ Band G
- ☐ Band H
- ☐ I don’t pay council tax
- ☐ I don’t know

Questions for Consultation

1. Do you think the current council tax system in Scotland needs to be reformed?

   ☐ Yes
   ☐ No
   ☐ Don't know

2. Do you think property values used to calculate council tax should be updated to reflect current market values, instead of using 1991 values (i.e. should there be a revaluation of every Property in Scotland)?

   ☐ Yes
   ☐ No
   ☐ Don't know

3. How often do you think property values should be reviewed and updated for council tax purposes?

   ☐ Every 3 years
   ☐ Every 5 years
   ☐ Every 7 years
   ☐ Every 10 years
   ☐ Other, please specify [50 words maximum]
   ☐ Don't Know

4. Following a revaluation, do you think council tax band property value thresholds should be set at a national level or vary by council area?

   ☐ Thresholds should be set nationally to be the same across all council areas
   ☐ Thresholds should vary by council area based on local housing markets
   ☐ Don't know

5. Which of the following is most important to you in the design of council tax bands?

   ☐ Ensuring tax rises between bands are gradual and predictable (differentiation)
   ☐ Ensuring households in higher-value homes contribute more (progressivity)
   ☐ Don't know
   ☐ Other, please specify [50 words maximum]

6. Which of the potential council tax systems do you most support?

   ☐ Revaluation with 8 existing bands
   ☐ Revalued 12-band (differentiated) system
   ☐ Revalued 12-band (progressive) system
   ☐ Revalued 14-band system
   ☐ The current council tax system

☐ Don’t know

7. Which of the potential council tax systems do you least support?

☐ Revaluation with 8 existing bands
☐ Revalued 12-band (differentiated) system
☐ Revalued 12-band (progressive) system
☐ Revalued 14-band system
☐ The current council tax system
☐ Don’t know

8. Do you support the establishment of a transitional relief scheme to limit how much a household’s council tax bill can increase each year following reform?

☐ Yes
☐ No
☐ Don’t know

9. Which transitional relief scheme would you prefer?

☐ Scheme 1: Cap increases at 10% or £300 per year
☐ Scheme 2: Cap increases at 25% or £600 per year
☐ Other, please specify [50 words maximum]
☐ Don’t know

10. Do you support the establishment of a council tax deferral scheme for homeowners?

☐ Yes
☐ No
☐ Don’t know

11. In your view, who should be eligible to receive support from a council tax deferral scheme?

[Select as many as you think should apply]

☐ Pensioners (over state pension age)
☐ Disabled people
☐ Households with children
☐ Households experiencing financial hardship
☐ Other, please specify [50 words maximum]
☐ Don’t know

12. Should households who defer payment pay interest on the amount deferred?

☐ Yes
☐ No
☐ Don’t know

13. Do you think the Council Tax Reduction scheme should be expanded to support more households following any reform?

☐ Yes
☐ No
☐ Don’t know

14. Which changes to the Council Tax Reduction scheme would you support? [Select as many as you think should apply]

☐ Broaden eligibility criteria for CTRS to include low-income households where the property moves into a higher band due to council tax system changes
☐ Change CTR so support is withdrawn more gradually as rising incomes move individuals out of eligibility
☐ No changes needed
☐ Other, please specify [50 words maximum]
☐ Don’t know

15. Do you have any information you wish to share that has not already been discussed in the paper on the impact of council tax reform on any of the following:

- Groups who share protected characteristics
- Island Communities
- Businesses or organisations in the public, private or third sector
- Your local area

Please provide details, making reference to the type of impact to which your comments relate. [free text, 300 words maximum]

16. Please provide any other comments or views on the consultation themes or council tax reform that you have not been able to share above. [free text, 300 words maximum]

Responding to this Consultation

We are inviting responses to this consultation.

Please respond to this consultation using the Scottish Government's consultation hub, Scottish Government consultations - Citizen Space.

Access and respond to this consultation online at, Consultation: The Future of Council Tax in Scotland. You can save and return to your responses while the consultation is still open. Please ensure that consultation responses are submitted before the closing date of 30 January 2026.

If you are unable to respond using our consultation hub, please complete the Respondent Information Form and send your responses to:

Local Taxation Unit

Directorate of Local Government

Scottish Government

Victoria Quay

Edinburgh

EH6 6QQ

Responses may also be emailed to LocalTaxation@gov.scot.

Handling your response

If you respond using the consultation hub, you will be directed to the About You page before submitting your response. Please indicate how you wish your response to be handled and, in particular, whether you are content for your response to published. If you ask for your response not to be published, we will regard it as confidential, and we will treat it accordingly.

All respondents should be aware that the Scottish Government is subject to the provisions of the Freedom of Information (Scotland) Act 2002 and would therefore have to consider any request made to it under the Act for information relating to responses made to this consultation exercise.

If you are unable to respond via Citizen Space, please complete and return the Respondent Information Form included in this document.

To find out how we handle your personal data, please see our privacy policy: Privacy - gov.scot

Next steps in the process

Where respondents have given permission for their response to be made public, and after we have checked that they contain no potentially defamatory material, responses will be made available to the public at, Scottish Government consultations - Citizen Space.

If you use the consultation hub to respond, you will receive a copy of your response via email.

Following the closing date, all responses will be analysed and considered along with any other available evidence to help us. Responses will be published where we have been given permission to do so. An analysis report will also be made available.

Feedback

If you have any comments about how this consultation exercise has been conducted, please send them to the contact address above or to, LocalTaxation@gov.scot

Scottish Government Consultation Process

Consultation is an essential part of the policymaking process. It gives us the opportunity to consider your opinion and expertise on a proposed area of work.

You can find all our consultations online: Scottish Government consultations - Citizen Space.

Each consultation details the issues under consideration, as well as a way for you to give us your views, either online, by email or by post.

Responses will be analysed and used as part of the decision-making process, along with a range of other available information and evidence. We will publish a report of this analysis for every consultation. Depending on the nature of the consultation exercise the responses received may:

- indicate the need for policy development or review
- inform the development of a particular policy
- help decisions to be made between alternative policy proposals
- be used to finalise legislation before it is implemented

While details of particular circumstances described in a response to a consultation exercise may usefully inform the policy process, consultation exercises cannot address individual concerns and comments, which should be directed to the relevant public body.

Annex A: Estimated average property values by council

Council	Median Average (50th percentile)	Mean Average
Aberdeen City	£121,298	£158,892
Aberdeenshire	£196,565	£218,387
Angus	£156,949	£183,297
Argyll and Bute	£183,441	£224,914
Clackmannanshire	£136,375	£179,127
Dumfries and Galloway	£144,380	£174,760
Dundee City	£121,686	£154,126
East Ayrshire	£98,846	£140,289
East Dunbartonshire	£275,913	£321,596
East Lothian	£252,429	£312,797
East Renfrewshire	£297,474	£331,171
Edinburgh City	£269,095	£334,674
Eilean Siar	£157,328	£168,681
Falkirk	£146,827	£181,681
Fife	£150,615	£198,682
Glasgow City	£147,074	£185,806
Highland	£203,485	£229,932
Inverclyde	£101,370	£140,257
Midlothian	£221,521	£257,959
Moray	£179,199	£203,238
North Ayrshire	£107,969	£151,459
North Lanarkshire	£121,045	£157,886
Orkney Islands	£202,523	£219,919
Perth and Kinross	£208,339	£241,835
Renfrewshire	£140,469	£175,722
Scottish Borders	£184,607	£228,139
Shetland Islands	£166,407	£178,820
South Ayrshire	£156,251	£198,003
South Lanarkshire	£147,468	£189,067
Stirling	£210,963	£267,169
West Dunbartonshire	£110,675	£141,029
West Lothian	£178,195	£216,443
Scotland	£170,112	£211,159

Source: Extract from Adam et al. (2025), 'Revaluation and reform of council tax in Scotland: design considerations and potential impacts', Scottish Government Research Report, Accompanying Excel workbook, Table B.1.a. Authors' calculations using data from the Scottish Assessors, Registers of Scotland, and Energy Performance Certificates

Scottish Government
Riaghaltas na h-Alba

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THIS PAPER RELATES TO ITEM 6

ON THE AGENDA

CLACKMANNANSHIRE COUNCIL

Report to: **Council**

Date: **29 January 2026**

Subject: **Annual Treasury Management Report 2024/25**

Report by: **Chief Finance Officer**

1.0 Purpose

1.1 The Council is required by regulations issued under the Local Government in Scotland Act 2003 to produce an annual review of treasury management activities. This report details the treasury management activities for the Council for the year ended 31 March 2025 and how this compares to the 2024/25 Treasury Management Strategy Statement set in February 2024.

2.0 Recommendations

2.1 It is recommended that the Council note and consider this Annual Report for 2024/25 on the Council's Treasury Management activities.

3.0 Considerations

3.1 This report meets the requirements of the Scottish Government's investment regulations, the CIPFA (Chartered Institute of Public Finance and Accountancy) Code of Practice on Treasury Management (the Code) and the CIPFA Prudential Code for Capital Finance in Local Authorities (the Prudential Code).

3.2 During 2024/25 the following reports were required to be reported to Council:

- annual treasury management and investment strategy (The Treasury Management Strategy Statement (TMSS) for 2024/25, which included the Annual Investment Strategy was approved by Council on 29th February 2024)
- a treasury update report for the first three quarters, 1st April to 31st December 2024 (Treasury Management Quarterly Update at 31st December 2024 presented to Audit & Scrutiny Committee on 17th April 2025)
- an annual review following the end of the year describing the activity compared to the strategy (this report).

Regulations place responsibility on members for the review and scrutiny of treasury management policy and activities. This report is therefore important in that respect as it provides details of the outturn position for treasury activities and highlights compliance with the Council's policies previously approved by members.

3.3 The report covers the following areas:

- The Economy and Interest Rates
- Interest Rate Forecast
- Investment Outturn for 2024/25
- Borrowing Requirement and Debt
- Borrowing Outturn for 2024/25
- Compliance with Treasury and Prudential Limits

The Economy and Interest Rates

3.4 During 2024/25, financial markets were impacted by the continuation of the geopolitical events that dominated 2023/24 including the wars in Ukraine and Gaza. Added to this was the implementation of US tariff policies, all of which impacted on UK attempts to control inflation. The Bank of England Monetary Policy Committee (MPC) sets monetary policy to meet a 2% inflation target and varies the Bank of England Base rate to achieve this target.

3.5 The forecast for interest rates within the 2024/25 TMSS was that the Bank of England Base Rate would reduce from 5.25% in March 2024 to 4.75% in September 2024 and then fall steadily to 3.00% in September 2025.

3.6 From 1st April 2024, there were three cuts to the Bank rate in the year, with the base rate reducing to 4.5% by February 2025. A further two reductions followed in May and August 2025, reducing the base rate to 4%, 1% above the estimate in the TMSS. Whilst the rate reduced, it remained higher than estimated at 4% by September 2025. At the time of writing this report a further rate cut was made in December 2025, reducing the rate to 3.75%.

3.7 CPI inflation during 2024/25, whilst considerably lower than the highs of 2023/24, varied between 1.7% (September 2024) and 3% (January 2025) and for the first 6 months of 2024/25 trended upwards reaching 3.8% in July, August and September 2025 then falling slightly to 3.6% in October 2025 and further to 3.2% in November. Labour markets remained strong during 2024/25 by historical standards with unemployment only slightly rising to 4.6% in March 2025 compared to 4.4% at March 2024.

Interest Rate Forecast

3.6 The Council's treasury advisors, MUFG Corporate Markets, provided the following interest rate forecast and actual rates as at 22nd December 2025 which is in line with their current assessments of the economic outlook for the coming financial year.

Table1: Investment Forecast provided by MUFG Corporate Markets

Quarter Ended	Bank Rate %	PWLB Borrowing Rates % (including certainty rate adjustment)		
		5 year	25 year	50 year
Dec 2025 (actual)	3.75	4.80	5.84	6.21
Mar 2026	3.75	4.60	5.80	5.60
Jun 2026	3.50	4.50	5.70	5.50
Sep 2026	3.50	4.30	5.60	5.40
Dec 2026	3.26	4.20	5.50	5.30

3.7 The table shows rates are expected to reduce, albeit slowly over the coming year to December 2026. Whilst reductions in rates reduces borrowing costs, it also reduces the interest income on short term investments.

Investment Outturn for 2024/25

3.9 As at 31 March 2025, the Council held investments of £15.3m almost wholly made up of short-term cash and cash equivalents held with banks and other institutions. £500 was also held in CSBP Clackmannanshire Investments Ltd. Appendix 1 shows the analysis of the investment portfolio as at 31 March 2025.

3.10 The Council's investment treasury indicators for 2024/25 are:

- A limit of £12m on the maximum principal sum that may be invested for periods greater than 365 days;
- Up to 75% of investments may have fixed interest rates, and
- Up to 100% of investments may have variable interest rates.

These limits were not breached during 2024/25.

3.11 As at 31 March 2025 the Council held immediately available cash balances of £15.3m (£12.5m 2023/24), of which £1.1m was held in the Council's bank accounts and a further £14.2m was held in a treasury call account, two Money Market Funds (MMF) and two Ultra Short Dated Bond Funds (USDBF).

3.12 During the year, there were no investments in fixed term deposits. All funds available for investment were held in the Treasury Call Account, MMFs and USDBFs. The Treasury Call Account is held with the Bank of Scotland and offers daily interest rates close to money market rates. Extensive use was also made of HM Treasury's Debt Management Office deposit facility, principally for very short-term deposits, often overnight, to secure a better rate than was available from the main bank account with the Royal Bank of Scotland.

3.14 The benchmark investment returns over the 12 months ending 31 March 2025, provided by MUFG Corporate Markets, are illustrated in the undernoted table:

Table 2: Benchmark Investment Returns 2024/25

Benchmark	Benchmark Return
30 days	4.94%
90 days	5.02%
180 days	5.11%
365 days	5.22%

*The rates shown above are based on the backward-looking Sterling Overnight Index Average (SONIA) compounded.

3.15 The Council's budgeted cash investment return for returns on investments placed for periods up to three months for 2024/25 was 2.25%, which was based on an expected bank rate of 3.75% for 2024/25.

3.16 As noted above, investment interest rates fell throughout 2024/25 in line with decreases in the Bank rate and the Treasury Team actively invested the Council's cash balances throughout the year to maximise returns in a falling interest rate environment. As a result, the Council achieved an actual investment return of 4.78% (£0.799m) on all investments for the year ended 31 March 2025 which is in line with the benchmark shown in table 2 above and over double the budgeted return. Average interest rates between 4.86% and 5.27% were achieved on the MMF, USDBF, DMO and the Treasury Call Account. An average return of 3.04% was achieved on everyday cash investments.

3.17 The Treasury Team continues to identify opportunities during 2025/26 to optimise the Council's investment income in line with interest rate and cashflow forecasts. These activities are being undertaken in line with the Council's investment priorities of security first, liquidity second and then return.

Capital Outturn for 2024/25

3.18 The Council's capital expenditure plans are a key driver of treasury management activity. The TMSS for 2024/25 provided estimates of the total capital expenditure that would be incurred in 2024/25, split between General Fund Services (GF) and Housing Revenue Account (HRA). The outturn for 2024/25 against budget is shown below:

Table 3: Capital Outturn 2024/25

	Revised Budget at 31 March 2025 £000	Actual Spend to 31 March 2025 £000	(Under)/Over Spend £000
General Fund Services	24,055	10,697	(13,358)
Housing Revenue Account	18,081	11,245	(6,836)
Total	**42,136**	**21,942**	**(20,194)**

3.19 For 2024/25, the approved General Fund Capital programme set out significant gross investment in Clackmannanshire amounting to £20.011m. A further £2.151m was added because of carry forwards from 2023/24 and £1.893m was added to reflect additional grant income for various projects and initiatives. These additional amounts increased the approved budget for 2024/25 to £24.055m.

3.20 The total spend on the General Fund capital programme for the year was £10.697m resulting in an underspend of £13.358m. Whilst work on capital projects was progressed, delays were still incurred due to internal and external factors and as such £12.333m was carried forward to 2025/26.

3.21 The approved HRA Capital Programme for 2024/25 was £18.081m in line with the approved budget including additional carry forwards from 2023/24.

3.22 The total gross expenditure on the HRA capital programme for the year was £11.245m resulting in an underspend of £6.836m, £6.362m of which was carried forward to 2025/26. The majority of the underspend was due to delays with two main projects: Westhaugh Travellers Site, and Lochies Road – New Development. The budget for both projects was carried forward into 2025/26.

Borrowing Requirement 2024/25

3.23 Capital expenditure can be financed by using capital receipts, capital grants, developer contributions or directly from revenue. For any additional requirement out with these means, the Council will undertake borrowing. This additional borrowing will increase the Capital Financing Requirement (CFR) of the Council; therefore, the CFR represents the Council's underlying need to borrow for capital purposes and it is used as a key measure in treasury management decisions. Increases in the borrowing requirement are offset by the Loans Fund Principal Repayments. This is the amount required to be charged to revenue each year to repay previous borrowing and it is charged over the life of the asset. The net figure is the increase in the CFR. The CFR is shown in the table below split between the General Fund and HRA.

Table 4: Borrowing Requirement/ CFR 2024/25

	31 March 2024 Actual £000	31 March 2025 Estimate £000	31 March 2025 Actual £000
General Fund	139,596	152,441	141,805
HRA	22,058	34,957	27,161
Total	**161,654**	**187,398**	**168,966**

3.24 Overall the CFR has increased by £7.3m as at March 2025 from the previous year. The General Fund CFR has increased by £2.2m due to in year capital expenditure of £4.0m funded by internal borrowing, partly offset by Loans Fund principal repayments and lease and other repayments totalling £1.8m.

3.25 The HRA CFR has increased by £5.1m as at 31 March 2025 from the previous year. This was due to in-year capital expenditure of £5.7m funded by internal borrowing offset by Loans Fund principal repayments of £0.6m.

3.26 In summary, the total CFR for both GF and HRA is less than budgeted due to underspends on the GF capital programme in 2024/25, as shown in table 3 above, and additional underspends in the previous financial year which were not known at the time the TMSS for 2024/25 was approved.

3.27 Loans Fund repayments are set in line with the Loans Fund Policy which was previously amended by the Council in 2019/20. The policy smooths the repayment profile of debt over the average life of the Council's assets. Further details of the policy are set out in the Treasury Management Strategy Statement 2020/21 approved by Council in February 2020.

3.28 The TMSS for 2023/24 set out revised accounting arrangements for Service Concessions on the Councils PPP Schools. The revised arrangements extended the term of the accounting treatment of repayments from 30 years to 50 years in line with the estimated useful life of the assets. This generated a one-off retrospective benefit of £12.5m in 2023/24 and will generate average annual benefits of £1m per annum in the near term, however, this also results in additional costs to the General Fund over the longer term, from years 30 to 50. These additional costs will be built into the budget for future years.

Ratio of financing costs to net revenue stream

3.29 The Council is required to make estimates of the ratio of capital financing costs to its net revenue stream i.e. the estimate of total income which will be committed towards meeting future costs of borrowing. This ratio is required to assess the affordability of capital investment plans and to provide an indication of the impact of the capital investment plans on the Council's overall finances.

3.30 For the GF this is the ratio of financing costs of borrowing against net expenditure financed by Government Grant and Council Tax. For the HRA, the indicator is the ratio of financing costs to gross rental income.

3.31 The outturn for 2024/25 against the estimate is shown in the following table.

Table 5: Ratio of financing costs to net revenue stream 2024/25

	2024/25 Estimate	2024/25 Actual
General Fund	3.99%	3.65%
Housing Revenue Account	6.93%	7.32%

3.32 The actual ratio for the General Fund is slightly less than estimated due to the increase in interest on investments, a lower cost of borrowing and an increase in the net revenue stream.

3.33 The actual ratio for the HRA is slightly higher than estimated due to higher cost of borrowing against the net revenue stream.

Borrowing Outturn for 2024/25

3.34 Borrowing activity is constrained by the prudential indicators for CFR and gross borrowing and by the authorised limit. The Council needs to ensure that gross debt does not, over the medium term, exceed the CFR. An over-borrowed position is only permissible in the short term to allow for early borrowing for future years and recognition of slippage and other funding becoming available, but the Council must return to an under-borrowed position in future years.

3.35 In line with the Prudential Code, the Council was in an under-borrowed position as at 31 March 2025.

3.36 The Council's external borrowing position as at 31 March 2025 has increased by £12.879m and is illustrated in the undernoted table:

Table 6: External borrowing at 2024/25

	Actual March 2024 £000	Actual March 2025 £000	Movement Increase /(Decrease) £000
Public Works Loan Board (PWLB)	73,710	88,297	14,587
Market Loans	19,008	18,937	(71)
LOBO Loans*	5,000	5,000	-
Other long term liabilities	33,995	32,358	(1,637)
Total	**131,713**	**144,592**	**12,879**
CFR	**161,654**	**168,966**	**7,312**
(Under)/Over borrowing	**(29,941)**	**(24,374)**	**5,567**

*LOBO = Lender Option Borrower Option – long term loan with a fixed interest rate but allows the option to vary the interest rate at periodic intervals throughout the term of the loan.

3.37 During the year, new PWLB loans of £15m were undertaken and repayments of £0.413m were made. Within Market Lonas, £0.062m was repaid towards a SALIX Loan and a £9k accounting adjustment was made for the annual effective interest rate.

3.38 The maturity structure of the PWLB loans, Market loans and LOBO loans are set out in Appendix 2. This also details the upper and lower limits for each category of loan as set out in the 2024/25 TMSS and shows that the Council has not breached these limits.

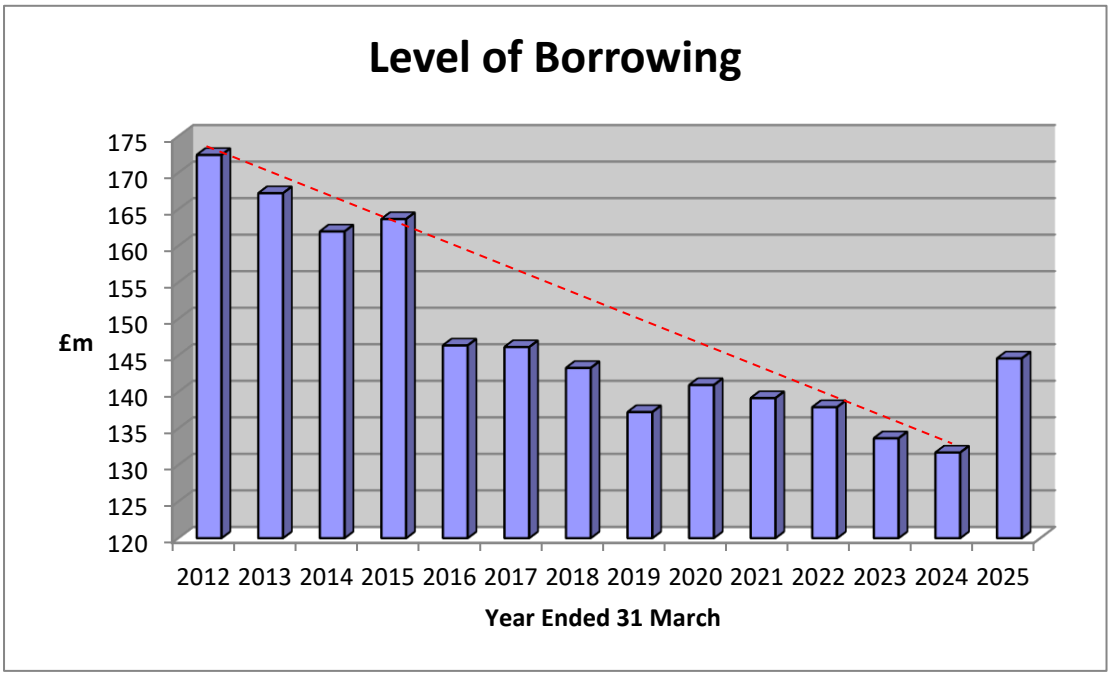
3.39 Under Other long-term liabilities, repayments of £1.637m were also made in the year toward the Council's PFI lease.

3.40 In 2012 the Council put in place a policy to minimise long term debt. To ensure debt is minimised, the capital programme was set so that the level of borrowing did not increase over the longer term.

3.41 In March 2021, Council approved a 20 year Capital Investment Programme which is upated annually on a rolling basis. This programme set out planned significant capital investment areas across the Council's Be The Future priorities. In order to support this 20 year capital programme, the previous borrowing strategy to minimise external debt was revised to one that supports growth and investment but also looks to reduce external debt over the longer term.

3.42 The following chart illustrates the actual level of debt at the end of each year up to 31 March 2025.

Chart 1: External debt (actual)



3.43 The chart shows that overall, there has been a reduction in cumulative external debt of 23.6% between March 2012 and March 2024, showing that period the Council did not increase its level of debt, in line with the policy approved in 2012. During 2024/25, the Council undertook £15m of new borrowing from the PWLB to support the capital investment programme, which was in line with the TMSS for 2024/25 and the revised strategy to support investment and growth. Repayments towards PFI and finance leases contribute to a reduction of the Council's overall level of external debt on an annual basis.

Limits for External Debt

3.44 The Council is required to set an authorised limit for external debt which includes external borrowing (gross of investments) and other long-term liabilities such as finance lease obligations. The limit provides a maximum figure that the Council could borrow at any given point during each financial year. The Council also set an operational boundary for external debt which is lower than the authorised limit as it is based on an estimate of the most likely level of external borrowing at any point in the year.

Table 5: Authorised Limit for External Debt 2024/25

	2024/25 £000
Authorised Limit for External Debt	167,000
Operational Boundary for External Debt	155,000
Gross External Debt as at 31 March 2025	144,592

3.45 The Council did not exceed either the authorised limit or the operational boundary during 2024/25 and was £10.4m below the operational boundary as at 31 March 2025.

Borrowing in advance of need

3.46 The Council did not borrow in advance of need in the year ended 31 March 2025 and has no intention to borrow in advance in 2025/26.

Debt Rescheduling

3.47 Debt rescheduling opportunities have been very limited in the current economic climate. Consequently, no debt rescheduling was undertaken during 2024/25. However, an opportunity arose in April 2025 to repay £18.5m of market loans with Barclays Bank at a discount of £1.9m. This was financed with £18m of new borrowing from the PWLB at lower interest rates than the market loans they replaced.

Compliance with Treasury and Prudential Limits

3.48 It is a statutory duty for the Council to determine and keep under review the affordable capital expenditure limits. The Council's Treasury and Prudential Indicators (affordability limits) are included in the approved TMSS.

3.49 During the year the Council has operated within the treasury and prudential indicators set out in the Council's TMSS and in compliance with the Council's Treasury Management Practices. Some of the key Prudential and Treasury Indicators are shown at Appendix 2.

4.0 Conclusions

4.1 Throughout 2024/25 the Council has complied with its legislative and policy requirements including its Treasury Management Strategy and Prudential Indicators

4.2 The Council achieved a higher than budgeted actual return on investment of 4.78% generating income of £0.799m from short term cash investments.

4.3 During the year borrowing increased by £12.879m representing £15.0m of new advances, offset by repayments of £0.484m towards long-term debt and £1.637m towards PFI leases, reducing other long-term liabilities.

5.0 Sustainability Implications

5.1 None

6.0 Resource Implications

6.1 Financial Details

6.2 The full financial implications of the recommendations are set out in the report. This includes a reference to full life cycle costs where appropriate. Yes ☑

6.3 Finance have been consulted and have agreed the financial implications as set out in the report. Yes ☑

6.4 *Staffing*

6.5 None

7.0 Exempt Reports

7.1 Is this report exempt? Yes ☐ (please detail the reasons for exemption below No ☑

8.0 Declarations

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

(1) **Our Priorities** (Please tick ☑)

Clackmannanshire will be attractive to businesses & 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 (Please detail)

Treasury Management Policy Statement and Practices

9.0 Impact Assessments

9.1 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)

No ☒

9.2 If an impact assessment has not been undertaken you should explain why:

This report is for noting and there are no direct impacts resulting from the content of this report.

10.0 Legality

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

11.0 Appendices

11.1 Please list any appendices attached to this report. If there are no appendices, please state "none".

Appendix 1 – Investment Portfolio as at 31 March 2025

Appendix 2 - Prudential and Treasury Indicators as at 31 March 2025

12.0 Background Papers

12.1 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 ☐

Treasury Management Strategy Statement (TMSS) 2024/25 - report to Council February 2024

Treasury Management Quarterly Update at 31 December 2024 – report to Audit & Scrutiny Committee April 2025

Author

NAME	DESIGNATION	TEL NO / EXTENSION
Helen Coleman	Team Leader – Corporate Accountancy	2256
Lindsay Sim	Chief Finance Officer	2022

Approved by

NAME	DESIGNATION	SIGNATURE
Chris Alliston	Strategic Director Partnership and Performance	[redacted]

APPENDIX 1: Investment Portfolio as at 31 March 2025

Counterparty	Principal £000	Interest Rate	Type
Royal Bank of Scotland plc	1,076	Variable Annual Return 3.04%	Instant Access
Other Accounts	28	N/A	Petty Cash
Total Cash and Cash Equivalents	**1,104**		

Short Term Investments	Principal £000	Interest Rate	Start Date	Maturity Date
Bank of Scotland	80	Variable Annual Return 5.27%	Treasury Call Account	
Aberdeen Standard Money Market Fund	4,300	Variable Annual Return 4.99%	Instant Access	
Aberdeen Standard Ultra Short Duration Fund	2,514	Variable Annual Return 5.24%	4 working days	
BlackRock Money Market Fund	3,650	Variable Annual Return 4.89%	Instant Access	
BlackRock Ultra Short Duration Fund	3,681	Variable Annual Return 4.86%	2 working days	
CSBP Clackmannanshire Investments Ltd	1			
Total Short Term Investments	**14,226**			

TOTAL INVESTMENTS	**15,330**

APPENDIX 2: Prudential and Treasury Indicators as at 31 March 2025

Treasury Indicators	2024/25 Approved Budget £000	2024/25 Outturn at 31 March 2025 £000
Authorised limit for external debt	167,000	167,000
Operational boundary for external debt	155,000	155,000
Gross external debt*	142,513	144,592
Investments	12,461**	15,330
Net borrowing	130,052	129,262

*As at 31 March 2025, Gross external debt consisted of £112.234m fixed rate borrowing and £32.358m liabilities in relation to PFI and finance leases
**Actual as at 31 March 2024

Maturity structure of fixed rate borrowing - Upper and lower limits (excluding PFI and Finance Leases)	Upper and Lower Limits	Fixed Rate Borrowing as at 31 March 2024 £000	% of Total Fixed Rate Borrowing
Under 12 months	25% - 0%	7,308	6.51%
12 months to 2 years	25% - 0%	412	0.37%
2 years to 5 years	50% - 0%	12,600	11.23%
5 years to 10 years	75% - 0%	2,999	2.67%
10 years and above	100% - 0%	88,915	79.22%
Total Fixed Rate Borrowing		112,234	100.00%

APPENDIX 2: Prudential and Treasury Indicators as at 31 March 2025

Prudential Indicators	2024/25 Revised Budget £000	2024/25 Outturn at 31 March 2025 £000	Variance/ Movement £000
Capital expenditure - General Fund Services	24,055	10,697	(13,358)
Capital expenditure - Housing Revenue Account	18,081	11,245	(6,836)
Capital Financing Requirement (CFR) - General Fund	152,441	141,805	(10,636)
Capital Financing Requirement (CFR) - HRA	34,957	27,161	(7,796)
Annual change in CFR - General Fund	544*	2,209**	
Annual change in CFR - HRA	7,517*	5,108**	
In year borrowing requirement (includes Service Concession Adjustment)	44,885	24,374	(20,511)
Ratio of financing costs to net revenue stream - General Fund	3.99%	3.65%	(0.34%)
Ratio of financing costs to net revenue stream - HRA	6.93%	7.32%	0.39%

*This is the movement between the CFR reported in the TMSS 2023/24 and TMSS 2024/25
**This is the movement between the actual CFR as at 31st March 2024 and 31st March 2025

CLACKMANNANSHIRE COUNCIL

THIS PAPER RELATES TO ITEM 7

ON THE AGENDA

Report to Clackmannanshire Council

Date of Meeting: 29th January 2026

Subject: Statutory Report: Best Value in Clackmannanshire Council – Action Plan Update

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Report by: Chief Executive

1.0 Purpose

1.1. This report updates Council on the progress made against the agreed action plan developed in response to the four key recommendations set out in the statutory Best Value report for Clackmannanshire Council, published in September 2024.

2.0 Recommendations

2.1. It is recommended that Council notes and comments on, as appropriate, the progress of the Action Plan (Appendix A).

3.0 Considerations

3.1. The Best Value thematic work on 'Leadership of the development of new local strategic priorities' was presented to Council on 29 August 2024 as part of the Annual report to those charged with Governance and the Controller of Audit for Financial Year ended 2022/23.

3.2. The Controller of Audit's Statutory Report was presented to Council in November 2024 and included a proposed action plan which Council agreed.

3.3. The Action Plan was intended to build on our foundations to further improve the Council's well established transformation processes.

3.4. Clackmannanshire Council is committed to continuous improvement and is acting on the recommendations made by the Accounts Commission.

3.5. The Statutory Best Value Report for Clackmannanshire Council contained the following four recommendations, as shown in Table 1 below:

Table 1: Best Value Recommendations

Statutory Best Value Improvement Action	Status
1. The leadership (both political and officer) has been effective in setting clear priorities; it now needs to ensure it has the capacity and capability to deliver them.	ONGOING
2. The Council should urgently develop a medium-term financial strategy to set out how it intends to achieve financial sustainability.	COMPLETE
3. It is critical that the Council develops detailed plans at pace, with robust benefits realisation tools to demonstrate that it is achieving its intended outcomes.	ONGOING
4. The Council should review its capital budget setting and monitoring arrangements to ensure it sets realistic budgets with clear timelines and a clear linkage to Council priorities.	COMPLETE

3.6. Appendix A provides a more detailed update on each of these four Best Value recommendations / improvement actions.

4.0 Sustainability Implications

4.1 There are no direct sustainability implications arising from this report.

5.0 Resource Implications

5.1 *Financial Details – there are* no direct financial implications arising from the report.

5.2. The full financial implications of the recommendations are set out in the report. This includes a reference to full life cycle costs where appropriate.

Yes ☒

5.3. Finance have been consulted and have agreed the financial implications as set out in the report. Yes ☒

5.4. *Staffing* - no direct staffing implications arising from this report.

6.0 Exempt Reports

6.1 Is this report exempt? Yes ☐ (please detail the reasons for exemption below) No ☒

7.0 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 & 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**

Complies with relevant Council Policies ☒

8.0 Impact Assessments

8.1 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 ☐

8.2 If an impact assessment has not been undertaken you should explain why:

There are no direct impacts resulting from the contents of this report.

9.0 Legality

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

10.0 Appendices

10.1 Please list any appendices attached to this report. If there are no appendices, please state "none".

- Appendix A Statutory Best Value Report in Clackmannanshire Council – update for 29th January 2026.

11.0 Background Papers

11.1 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 ☐

- Annual report to those charged with Governance and the Controller of Audit for Financial Year Ended 2022/23, approved by Clackmannanshire Council on 29th August 2024

- Statutory Report: Best Value in Clackmannanshire Council – Action Plan, approved by Clackmannanshire Council on 28th November 2024

Author(s)

NAME	DESIGNATION	TEL NO / EXTENSION
Fi Grinly	Strategy & Performance Adviser	

Approved by

NAME	DESIGNATION	SIGNATURE
Nikki Bridle	Chief Executive	[redacted]

Statutory Best Value Report in Clackmannanshire Council – update for 29th January 2026

Recommendation:	1. The leadership (both political and officer) has been effective in setting clear priorities; it now needs to ensure it has the capacity and capability to deliver them.

Status: ONGOING

The Council has reaffirmed its priorities through the Be the Future Transformation Programme and is actively strengthening its capacity and capability to deliver them. This includes refining the Target Operating Model (TOM), developing a Strategic Workforce Plan, investing in digital transformation, leveraging additional inward investment, and pursuing collaborative approaches to ensure resilience and sustainability.

The Be the Future Transformation Programme, established by Council in 2018, is an ambitious response to delivering service and financial sustainability. It enjoys cross-party support, and progress reports are presented at every Council meeting cycle. The programme is underpinned by Organisational Development and the Target Operating Model (TOM) framework.

The TOM is well-developed and is currently being refined to inform the 2026/27 Budget. Alongside this, the Council is developing a Strategic Workforce Plan, which will align with TOM work. A workforce development update will be presented with the budget in February 2026, setting out progress toward a timely and relevant workforce plan.

To deliver priorities effectively, the Council is investing in key enablers and partnerships:

- A Mixed Economy Resourcing Model: Supports transformation delivery, comprising a core PMO team, £1.8m capital resource for permanent and fixed-term roles, and access to revenue funding via the Transformation Fund delegated to the Chief Executive.
- Digital Transformation: A five-year Digital Roadmap, detailed in the Medium-term Financial Strategy (MTFS), sets out plans to modernise services, improve data use, expand automation and AI, and build a modern digital workplace. This will support better decision-making, strengthen partnerships, and empower communities through tools like citizen data portals and online engagement platforms.
- Collaborative Approaches: The Council is working with Falkirk Council and others to explore shared service delivery for financial sustainability. Following a joint Discovery Project, priority service areas (e.g., HR, payroll, procurement, regulatory services, Additional Support Needs, and Social Care) will move into a design phase from December 2025 with detailed business cases being prepared. Up to £2 million Invest to Save funding has been secured to resource this work without impacting service budgets.
- Capacity Benchmarking: Trueman Change Investment has undertaken benchmarking reviews to inform redesign work linked to the TOM.
- Workforce Resilience: Long-term absences are being addressed through Maximising Attendance procedures, supported by a dedicated Absence Compliance Officer (in post since late 2024). Recruitment challenges for specialist roles (e.g., qualified accountants) remain, but efforts include agency engagement and collaboration discussions with other councils.
- Fraud Prevention: Additional resource for a Fraud Officer was approved in the 2025/26 Budget to strengthen anti-fraud and corruption measures.

Statutory Best Value Report in Clackmannanshire Council – update for 29th January 2026

The transformation programme is supported by a range of reforms and strategies that are creating conditions for change and delivering a radical shift towards a preventative and relational model of public services:

- Values-Based Leadership in partnership with Scottish Government, Hunter Foundation, and Columba 1400 is embedded enabling practitioners to move from service-specific boundaries to addressing the interconnected challenges that communities experience.
- The Family Wellbeing Partnership continues to leverage additional funding, while the associated Transformation Space is driving innovation, partnership, and investment to deliver the Be the Future vision. It is aligning public, private and community efforts for long term impact, pioneering new funding and delivery models in collaboration with the third sector, external funding partners. In line with the Public Service Reform Strategy (2025), the approach shifts the emphasis to prevention and early intervention, reducing demand for costly crisis services, designing services around people's needs, and through integrated funding and joined up approaches, promotes a more efficient and sustainable model. By taking an outcomes-based approach, the focus is on what is actually changing for people and communities, as they are increasingly involved in co-design the solutions. Collaboration with Community Planning Partners is gaining pace and focus aligning around outcomes rather than organisational governance and mandates. There is already evidence around - Whole Family Support, Child Wellbeing, Community Justice, Employability, Mental Health and Wellbeing - that these approaches are having a significant positive impact on areas including Domestic Abuse, Diversion from Prosecution, Reducing Isolation and Enhanced Wellbeing.
- Clackmannanshire has made a long-term commitment to Keeping The Promise which involves transformational change across Children's Services and beyond. Children's Services have been redesigned and the integration with other services has been strengthened. There is a much greater focus on early intervention and family support, and building joined up services around what children and families need, rather than what has traditionally been provided, so helping families keep together where safe and appropriate, reducing the need for children to enter care. Data shows that this is already having a significant impact, with fewer children entering care, a decrease in children being looked after, and a fall in Child Protection Register cases.
- Work has begun on "Reimagining Social Care" across Adults, Children's Justice, and Education, with a strong focus on how the benefits of a new Social Work Management System can be optimised to manage demand and signpost people to appropriate supports. The programme aims to improve workforce productivity, improve assessment to delivery turnaround, improve access to service provision, and strengthen accountability and responsibility across teams.

These approaches combined are projected to deliver improved long term, sustainable outcomes for the people of Clackmannanshire. In addition, the return of this investment, from cost avoidance and reducing demand for services, should be projected across the public sector as a whole with benefits expected to other areas such as health and police. Clackmannanshire has led the way in pioneering these approaches, demonstrating how the recommendations of the Chistie Commission can be implemented on the ground.

The Council's work is already delivering measurable benefits:

Statutory Best Value Report in Clackmannanshire Council – update for 29th January 2026

- Education: Bucking the national trend on the poverty-related attainment gap in key areas, above national positive destinations Academy, Zero Exclusions for 6 years, higher than national average levels for Early Literacy.
- Continued fall in suicide rates in young people, with zero deaths recorded for the first time in 11–25-year-olds, the lowest in Scotland.
- Children's Services: Less children entering care, 94% of families supported by Early Help avoid escalation to statutory social work,
- Justice Services: Fall in domestic abuse rates, fall in rape/sexual assaults,
- STRIVE Evaluation: Independent review shows significant savings across partners by cost avoidance and preventing statutory interventions.
- Sector Leadership: Clackmannanshire is recognised for its wellbeing economy approach and strong focus on community wealth building; and leading on Whole Family Support and the pooling of funding from local authority, government, third sector, independent funders, and the private sector.

The Council has streamlined its planning and reporting framework:

- Scotland's first Wellbeing LOIP replaces the Corporate Plan.
- Ten statutory plans consolidated into one Community Wellbeing Plan, with further integration planned.

Transformation priorities were reviewed and reaffirmed during Covid, despite capacity pressures, to ensure resilience and readiness for emerging challenges. This reflects a conscious decision to maintain momentum and invest in prevention and early intervention, recognising that benefits take time but are already evident.

The Council has an embedded and continuous leadership approach through the Senior Leadership Forum and Team Leaders' Forum, which provide opportunities for collaboration, networking, and development for key management cohorts. Building on this, the tender process for new leadership programmes is being finalised, with a full procurement exercise launching in December 2025. These programmes will be developed alongside work on the Target Operating Model (TOM) to ensure future leadership competencies align with the Council's new way of working.

To achieve our goals, plans must also anticipate and mitigate challenges that could hinder progress, such as inadequate workforce planning. The Council has an effective risk management approach in place to identify such factors and take appropriate action to safeguard the success of initiatives.

Evidence:

- Report to Audit & Scrutiny Committee – 12 December 2024 – Interim Workforce Strategy Update
- Report to Council – 30 January 2025 – Be the Future Update – Asset Strategy (and reference to other transformation project updates, including Asset Strategy and Learning Estate Strategy)
- Report to Council – 27 February 2025 – General Services Revenue and Capital Budget 2025/26 (referencing Be the Future Target Operating Model: Corporate Priorities 2025/26 as set out in Appendix A and additional staff resources.)

Statutory Best Value Report in Clackmannanshire Council – update for 29th January 2026

• Report to Council – 26 June 2025 – Medium Term Financial Strategy (also reference to lobbying activity) • Council Report – 26 June 2025 – Be the Future: Clackmannanshire Transformation Space Update • Report to Audit & Scrutiny Committee – 28 August 2025 – Risk Strategy Annual Report • Report to Council – 27 November 2025 – Be the Future Update: Digital and Data Transformation • Report to Council – 27 November 2025 – Transformation through Collaboration	
Recommendation:	2. The Council should urgently develop a medium-term financial strategy to set out how it intends to achieve financial sustainability.

Statutory Best Value Report in Clackmannanshire Council – update for 29th January 2026

Status: COMPLETE

The Medium-Term Financial Strategy (MTFS) was formally presented and approved by Council in June 2025. It consolidates information from multiple sources, including Annual Budget Reports, Budget Strategy Updates, Budget Context and Outlook Reports, Be the Future updates, and the Investment Strategy. The MTFS provides a comprehensive view of the risks and challenges facing the Council over the medium term and sets out how these will be managed.

The MTFS demonstrates how the Council intends to achieve financial sustainability by building on:

- Robust financial management foundations.
- A proven track record of delivering savings.
- Strong partnership working and collaboration.
- Innovative service design and delivery under the Be the Future Transformation Programme and Target Operating Model (TOM)

The strategy adopts a three-pronged approach:

1. Reducing expenditure
2. Maximising income
3. Transformational redesign

It also details ongoing activity, including collaborations, transformation projects, and digital innovation.

The MTFS explicitly recognises pressures on service delivery and workforce capacity. It commits to:

- Targeted investment in critical service areas
- Workforce planning aligned with transformation priorities
- A shift from reactive to preventative service models

Funds have been earmarked to support transformation activity through the Be the Future Programme, delegated to the Chief Executive. Bids for these funds are overseen by the Strategic Oversight Group and monitored by Elected Members via the Be the Future Board.

The Council ensures strong governance through:

- Six-monthly reporting to the Audit and Scrutiny Committee on improvement recommendations from Internal Audit and AGS processes.

Statutory Best Value Report in Clackmannanshire Council – update for 29th January 2026

- A new One Plan, One Report model (Wellbeing Plan) for people-related services has been introduced for integrated outcomes reporting within the People directorate. This reflects frameworks such as the Improving Outcomes Framework for Whole Family Support, Tackling Poverty and the Accountability and Assurance Framework for the Verity House Agreement.

This integrated approach is being extended across most Council areas, supporting a whole-system model in initiatives like STRIVE, Family Wellbeing Partnership, Employability, and Homelessness Prevention.

Clackmannanshire Council works collaboratively with HSCP partners and has supported the development of a robust Recovery Plan for the Integrated Joint Board (IJB). This includes transparent due diligence on proposals to address the IJB overspend for the 2024/25 outturn and the proposed 2025/26 Budget.

Evidence:

- Report to Council – 27 February 2025 - Budget Context and Outlook Report
- Report to Council – 20 March 2025 – Integrated Joint Board Budget
- Report to Audit & Scrutiny Committee – 17 April 2025 – 2023/24 Corporate Performance
- Report to Council – 26 June 2025 – Medium Term Financial Strategy
- Report to Council – 21 August 2025 – Community Wellbeing Plan 2025-2026
- Report to Council – 2 October 2025 – Integrated Joint Board Budget (Update)
- Report to Audit & Scrutiny Committee – 30 October 2025 – Council Financial Performance 2025/26 as at June 2025
- Wellbeing Local Outcomes Improvement Plan 2024-34

Statutory Best Value Report in Clackmannanshire Council – update for 29th January 2026

Recommendation:	3. It is critical that the Council develops detailed plans at pace, with robust benefits realisation tools to demonstrate that it is achieving its intended outcomes

Status: ONGOING

The Benefits Realisation Plan and Framework have been agreed by Council, following detailed discussions with the Council Leader and the Be the Future Board (open to all Councillors). The framework sets clear parameters for measuring benefits and establishes methods—both qualitative and quantitative—at project level.

The next step is to map existing organisational measures to the outcomes of the Be the Future Programme, enabling benefits to be tracked against investment and impact. These measures will be collated and reported annually, with the first report due this year. This work is included in the data insights pipeline to ensure all relevant data sources are captured and the best indicators identified at project, thematic, and programme levels.

The framework operates across three tiers:

- Project level (e.g., standalone evaluations for STRIVE and Family Wellbeing Partnership)
- Thematic level
- Overall programme level

The Council secured £1 million from the Scottish Government's Invest to Save Fund to accelerate the shift to preventative public services. A Transformation Space has been established to address siloed funding, using a unique model that combines public, third sector, and private funding. In line with Christie Commission principles and the Scottish Government's Public Service Reform Strategy 2025, this approach aims to:

- Shift spend upstream toward prevention.
- Reduce demand and overall service costs.
- Improve outcomes for communities.

Reports presented to Council in March and June 2025 outlined this new approach, which seeks to:

- Deliver community voice-led system transformation.
- Demonstrate agile and impactful funding flows.
- Build community wealth and a wellbeing economy.
- Create a single reporting framework accepted by partners and relevant to communities.

Statutory Best Value Report in Clackmannanshire Council – update for 29th January 2026

- Leverage additional funds into the community.

Strategic outcomes for this model align with priorities in the Wellbeing Local Outcomes Improvement Plan (LOIP) approved by Council in October 2024, supporting the Community Planning Partnership's ambition to put communities at the heart of planning.

There is an increased focus on the Community Planning Partnership (Alliance) in tackling silo working and delivering Whole Family Support. Strategic partners—including Police Scotland and NHS Forth Valley—are actively exploring enhanced planning and reporting to accelerate early intervention and prevention, lifting more families out of poverty through wraparound support.

Place Services are in the process of developing a "One Plan" like the Wellbeing Plan undertaken by the People directorate. This will assist the Place directorate in coordinating a range of strategic returns and plans in one place, whilst focusing on outcomes.

Evidence:

- Council Report – 16 May 2024 – Be the Future Update (Benefits Realisation Report)
- Report to Council – 28 November 2024 – Be the Future Update – Communication and Engagement (Appendix A for Benefits Realisation Plan)
- Council Report – 20 March 2025 – Be the Future: Clackmannanshire Transformation Space
- Public Service Reform Strategy: Delivering for Scotland (19 June 2025)
- Council Report – 26 June 2025 – Be the Future: Clackmannanshire Transformation Space Update
- Report to Audit & Scrutiny Committee – 28 August 2025 – Place Services Year End 2024/2025 Business Plan Progress Report

Statutory Best Value Report in Clackmannanshire Council – update for 29th January 2026

Recommendation:	4. The Council should review its capital budget setting and monitoring arrangements to ensure it sets realistic budgets with clear timelines and a clear linkage to Council priorities.

Status: COMPLETE

The Council operates a 20-year rolling investment programme, updated annually and approved as part of the budget-setting process. This programme is prepared in line with the Capital Strategy, detailed in the Treasury Management Strategy Statement, which is also approved annually.

The Council's previous strategy to reduce debt has enabled significant investments, including:

- The Wellbeing Hub
- The Learning Estate Strategy
- Digital developments

These investments support economic growth and deliver substantial community benefits through a managed process.

A dedicated Capital Operations Group oversees capital budget monitoring and review.

- Membership: Senior Manager for Transformation and Capital (Chair), Capital Accountant, Chief Finance Officer, Corporate Accounting Team Leader, Capital Project Manager, and project budget holders.
- Frequency: Meets every two months.
- Responsibilities:
    - Review outturns and update on project phasing or cost changes.
    - Assess new funding bids.
    - Monitor progress on asset sales.

In addition, the Senior Manager for Capital and Transformation, supported by the Capital Project Manager and Capital Accountant, meets individually with budget holders to review the capital programme for the upcoming year and consider new bids for inclusion.

Capital resourcing is reviewed annually as part of the Capital Budget setting cycle and is aligned with Be the Future corporate priorities. Access to revenue funding through bids to the Transformation Fund must meet the criteria and outcomes of the Be the Future programme.

Elected Members have multiple opportunities to scrutinise and challenge officers through:

Statutory Best Value Report in Clackmannanshire Council – update for 29th January 2026

- Full Council
- Audit & Scrutiny Committee
- Be the Future Board
- Boards established under the 2022 decision-making framework review
- Group Leaders' meetings with the Chief Executive and Strategic Directors.

The Audit & Scrutiny Committee has strengthened its role through:

- Introducing pre-agenda meetings.
- Introducing an annual effectiveness review of the Audit & Scrutiny Committee using the CIPFA Self-Assessment Framework.
- Embedding an Annual Report process (2023/24 report presented Dec 2024; 2024/25 report Oct 2025).

Additional measures include:

- Regular meetings between the Committee Chair/Vice Chair and the Section 95 Officer; and
- Pre-agenda sessions with senior officers, to ensure robust scrutiny.

Beyond formal committees, Elected Members engage through:

- The annual budget-setting process.
- Officer-led budget challenge sessions.
- All-member briefings on key issues (e.g., St Mungo's consultation, Social Work IT system implementation, RAAC updates).

The programme to deliver the Wellbeing Hub and Lochies School is the largest capital investment in recent years. To ensure robust oversight:

- Update papers are presented at every Council meeting.
- Regular briefings are provided at key milestones.

A revised Strategic Housing Investment Plan 2026-2031 (SHIP) was approved by Council on 2nd October 2025. The SHIP sets out the operational framework and strategic investment priorities for affordable housing development in Clackmannanshire over the next five years, to achieve the outcomes set in the Local Housing Strategy (LHS) and Clackmannanshire's Wellbeing Local Outcomes Improvement Plan. The LHS is scheduled for review in 2026, informed by the new Housing Needs Demand Assessment (HNDA), which is pending sign-off from Scottish Government.

Appendix A

Statutory Best Value Report in Clackmannanshire Council – update for 29th January 2026

Evidence:

- Report to Audit & Scrutiny Committee – 12 December 2024 – Audit & Scrutiny Committee Annual Report Follow Up
- Report to Council – 30 January 2025 – Housing Revenue Account Budget 2025/26, Capital Programme 2025/26 & Rent Structure Modelling Review
- Capital Budget: 20-year rolling capital programme within Report to Special Council – 27 February 2025 – General Services Revenue and Capital Budget 2025-26
- Special Council Report – 27 February 2025 - Treasury Management Strategy Statement 2025/26
- Council Report – 21 August 2025 – Wellbeing Hub & Lochies School Project Update
- Minutes of Meeting of the Clackmannanshire Council – 21 August 2025 (reference to exempt item on Be the Future Update – Replacement Social Work IT System and Reimagining Social Care TOM)
- Council Report – 2 October 2025 – Reinforced Autoclaved Aerated Concrete (RAAC) - Update
- Council Report – 2 October 2025 – Strategic Housing Investment Plan 2026-31
- Council Report – 28 November 2024 – Outcome of St Mungo's Consultation

Appendix A

Statutory Best Value Report in Clackmannanshire Council – update for 29th January 2026

THIS PAPER RELATES TO ITEM 8

ON THE AGENDA

CLACKMANNANSHIRE COUNCIL

Report to Council

Date of Meeting: 29th January 2026

Subject: **Parking Enforcement / Decriminalised Parking Enforcement Plan**

Report by: **Senior Manager - Environment**

1.0 Purpose

1.1. The purpose of this report is to provide Council with an update on the progress of Council Motion of 15 May, 2025 on Parking Enforcement.

2.0 Recommendations

2.1 Council is asked to note:

2.1.1 That the Chief Executive has written to Police Scotland as provided for in paragraph 3.1 and subsequently met with Police Scotland's Local Area Commander, Chief Inspector Garry Smith to convey the position of Council following the motion by Councillor Holden in May 2025.

2.1.2. the preliminary findings from initial works on Parking Enforcement Review by Police Scotland Local Area Commander outlined within section 4 of this report.

2.1.2 the DPE Project Plan as outlined in the table in paragraph 5.2.

2.1.3 that an update to the Feasibility Study Report carried out in 2019 will be required as provided for in paragraph 5.3.

2.1.4 the reprioritisation of up to £0.1m of delegated budget to deliver initial DPE project works as detailed in paragraphs 7.1 and 7.2

2.2 Council is asked to agree:

2.2.1 that Officers will bring forward a future paper for a decision on completion of Phase 3 of the DPE Project Plan.

3.0 Background

3.1 Council at their meeting on the 15 May 2025 passed a Motion that asked Officers to write to Police Scotland requesting that they undertake a review of their current approach to parking enforcement within Clackmannanshire and outline what steps they are prepared to take to ensure that public confidence is maintained in this key part of Police Scotland's public safety duty.

3.2 Officers we're also requested as part of the same Motion to bring forward an outline plan with options to a future council meeting in relation to its decision on 24 October 2019 to pursue a Decriminalised Parking Enforcement (DPE) Scheme in Clackmannanshire, no later than the end of 2025.

4.0 Police Scotland Engagement

4.1 Following the approval by Council of a Motion presented at Council in May 2025, the Chief Executive wrote to Police Scotland's Local Area Commander, Chief Inspector Garry Smith, to convey the position of Council in relation to Police Scotland's responsibilities and approach to Parking Enforcement within Clackmannanshire. A subsequent follow up in person meeting took place.

4.2 As part of the in person meeting the Local Area Commander agreed to undertake a review of Parking which is currently underway. Initial work has included the canvassing of the Force, which has identified five Local Authorities like Clackmannanshire that have not yet decriminalised parking. There is no operational Police Scotland resource dedicated to parking enforcement in these areas.

4.3 Each of the areas confirmed that Police Scotland's approach is consistent and as Chief Inspector Smith advised in his correspondence to Council Officers, Police Officers respond to threat, harm and risk accordingly and where capacity allows parking enforcement. Protecting people most at risk of harm is their priority but Police Scotland recognises that road safety and crime is a local priority in Clackmannanshire.

4.4 Chief Inspector Smith continues to have conversations internally within Police Scotland regarding the suggestion to reintroduce a Clackmannanshire Traffic Warden. Traffic Wardens and their roles were withdrawn across the Force in 2014. This followed national consultation and approval by the Force Executive and the SPA Board. This brought efficiencies with staff being redeployed across the organisation. Chief Inspector Smith does indicate that it is highly unlikely that the Force would consider the reinstatement of a role in Clackmannanshire.

4.5 Members will be aware that Forth Valley Division introduced the 'Enhancing Community Policing Model' in September 2025. This was designed following a thorough review of local policing involving in-depth research and engagement. Police Scotland attest that the model brings a nationally consistent frontline policing approach across the country for the first time in Police Scotland's tenure. There was no contributing evidence which would support a dedicated parking enforcement resource. The Force believes that model as it matures will allow flexibility and capacity to respond to local demands such as parking concerns.

4.6 The Chief Inspector reports that where an enforcement ticket is issued in Clackmannanshire, 28 days are given to pay the £30 fine. Non-payment is escalated to the Forces Central Processing Office (CPO) who send a Notice to the registered keeper giving 21 days to pay. Non-payment results in CPO registering a fine with Scottish Courts and Tribunals Service at 150% to amount, £45. The Chief Inspector is seeking data to understand compliance/reoffending rates in Clackmannanshire, and how fine enforcement may influence reoffending.

4.7 In 2025, officers issued 284 parking tickets. In the month of December, Officers issued 29 tickets during high visibility foot patrols in and around the Town Centre. The focus will continue where capacity allows.

4.8 The Local Area Commander has reaffirmed that Road Safety and Road Crime remain a priority for the local division. Police Scotland have committed to tasking Police Officers to address parking concerns where possible recognising that there are competing demands. The Local Area Commander emphasises that the public and other stake holders should continue to report concerns which will allow Police Officers to assess, attend and, where necessary, enforce parking.

5.0 Considerations for Decriminalised Parking Enforcement (DPE)

5.1 The Motion agreed in May 2025 required Officers to provide and outline plan and options. Offers have explored steps required to take up a DPE Scheme and to bring car parking infrastructure up to adequate construction and quality standards, recognising that to progress DPE will require significant capital investment and initial revenue costs.

5.2 The following table sets out the anticipated plan phases to delivery DPE Project Plan :

DPE Project Plan: Phases	Start	End
1. Procure DPE Scheme Expertise (1-5 mths)	Feb 26	Jun-26
2. Scoping & Development Work (8-10mths)	Jul-26	Sep-26
3. Traffic Regulation Order Audit & Business Case & Council Approval (11-19mths)	Oct-26	Jun-27
4. Application to Ministers (20-22mths)	Jul-27	Sep-27
5. Enforcement Setup (23-28mths)	Oct-27	Feb-28
6. Car Park Infrastructure Upgrade (23-28mths)	Oct-27	Feb-28
7. Public Comms & Soft Launch (29-31mths)	Mar-28	May-28
8. Go-Live & Monitoring (32-37mths)	June-28	Nov-28

5.3 A necessary component of the DPE Scheme delivery will be to procure appropriate consultative expertise to oversee the business case development and infrastructure delivery. This will include the updating of the Feasibility Study Report carried out in 2019 to reflect current day costs and conditions.

5.4 At this stage early indications and research against other similar authorities of scale and size provide an outturn of circa £100k developmental costs to carry out Stage's 1 to 3 of the project plan.

5.5 In the Council's approved capital Programme, there are approved capital budget allocations of £0.114m in 2028/29 and £0.475m in 2029/30. These budget allocations would be available to the Council to progress DPE implementation in the future subject to appropriate governance of the specific proposals

6.0 Sustainability Implications

6.1 The proposed DPE Scheme supports Scottish Government policies and the Council's Local Transport Strategy for restraint of traffic growth in urban areas, encouraging sustainable healthy travel. It also compliments other Government measures such as encouraging the use of public transport, restraint of commuter-based parking and provides a valuable tool in improving the economic well-being and attractiveness of town centres. DPE is a traffic management and a 'Placemaking' improvement tool and not a revenue earner.

6.2 By integrating DPE with a structured charging policy for town centre on and off-street parking, the scheme can be financially self-sustaining. These Parking Management proposals will assist in the Council's duty to respond to its duties under the Climate Change (Scotland) Act 2009.

6.3 The creation of the necessary Special Parking Area (SPA) needed to introduce a DPE Scheme will allow the Council to enforce additional parking restriction powers that exist under the Transport (Scotland) Act 2019. This work is carried out in phase 4 of the Council's Project Plan.

7.0 Resource Implications

7.1 The estimated costs required for governance purposes are based upon Total Estimated Fee: £80,000 – £100,000 based on 400–500 professional hours at blended rates £160–£200/h. These figures are calculated from similar consultancy work carried out for the Council.

7.2 Some of the estimated costs (Consultancy/appointments) for the project expertise will be funded through Environmental Services staffing vacancy underspend realignment for a temporary period.

7.3 Subsequent DPE Implementation and investment costs will be reported to Council on completion of Phase 3 of the plan.

7.4 Staffing

7.4.1 The appointment of the Project Expertise is integral to success of the implementation of DPE and the design of the ongoing management, maintenance and enforcement arrangements.

8.0 Exempt Reports

8.1 Is this report exempt? No ☒

9.0 Declarations

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

(1) **Our Priorities** (Please click on the check box☒)
Clackmannanshire will be attractive to businesses & 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 they can thrive and flourish.☒

(2) **Council Policies**
Complies with relevant Council Policies Yes ☒

10.0 Impact Assessments

10.1 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) No ☒

10.2 If an impact assessment has not been undertaken you should explain why :

The service is responding to an accepted motion requiring a programme of steps towards the development of a DPE Scheme to be submitted. Once direction is given to proceed with a DPE scheme the service will come back to council with a full EQIA.

11.0 Legality

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

12.0 Appendices

12.1 Please list any appendices attached to this report. N/A ☒

13.0 Background Papers

13.1 Have you used other documents to compile your report? No ☒

(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).

Author

NAME	DESIGNATION	TEL NO / EXTENSION
Stuart Cullen	Transportation Team Leader	2593

Approved by

NAME	DESIGNATION	SIGNATURE
Iain McDonald	Senior Manager (Environment)	[redacted]

CLACKMANNANSHIRE COUNCIL

THIS PAPER RELATES TO ITEM 9

ON THE AGENDA

Report to: Clackmannanshire Council

Date of Meeting: 29 January 2026

Subject: Forth Valley Mental Health & Wellbeing Strategic Plan 2025/2035

Report by: Dr Jennifer Borthwick, Interim Chief Officer, Clackmannanshire & Stirling HSCP

1.0 Purpose

1.1. The Forth Valley Mental Health & Wellbeing Strategic Plan 2025-2035 has been developed following extensive consultation and engagement with a wide range of stakeholders. Following approval by Clackmannanshire & Stirling Integration Joint Board (IJB) and Falkirk IJB, it was agreed that the Plan would be tabled at NHS Forth Valley and the three Local Authorities, to ensure appropriate visibility of this important multi-agency Strategic Plan.

1.2. There have been significant strategic developments for mental health at a national level, with the publication by the Scottish Government of a new Mental Health & Wellbeing Strategy for Scotland in June 2023. Supporting documents - Mental health and wellbeing strategy - gov.scot (www.gov.scot)

1.3. Within the Forth Valley area, Mental Health & Learning Disabilities services have undergone recent change with the responsibility for hosting services having transitioned to Clackmannanshire & Stirling Integration Joint Board for the whole of Forth Valley. However, responsibility for operational management of some services sits with each HSCP and with NHS Forth Valley.

1.4. In addition, there are services within each Local Authority where staff provide significant input to people with mental health issues, for example education, children's and criminal justice teams.

1.5. This complex delivery landscape reinforces the need to develop a Strategic Plan to ensure overall continuity across Forth Valley

1.6. As agreed with stakeholders, the Strategic Plan takes a life course approach and includes child & adolescent, adult and older adult mental health and wellbeing. The vision of the strategy is to promote positive mental health & wellbeing for everyone, enabling every person to live well in Forth Valley.

1.7. In line with both national and local strategies, the Mental Health & Wellbeing Strategic Plan includes a central focus on improving population health and early intervention & prevention, as well as on support and services for people with complex and enduring mental illness

1.8. A paper was presented to the June 2024 Clackmannanshire and Stirling IJB and to Falkirk IJB to issue a direction to the three councils and health board stating, “NHS Forth Valley, Clackmannanshire Council, Stirling Council and Falkirk Council are directed to support their employees to lead, coordinate and engage in the development of the Mental Health & Wellbeing Strategic Plan as required”.

1.9. A Strategic Planning group for Mental Health & Wellbeing was formed with broad stakeholder representation. This group met regularly to both drive and oversee the development of the Strategic Plan.

1.10. A formal approach based on Healthcare Improvement Scotland’s Strategic Planning: Good Practice Framework was taken. These principles offer a systematic framework that ensures a system-wide approach is taken, engaging with the right stakeholders to co-produce a Strategic Plan that resonates with staff, people who use services, partners, carers and stakeholders.

1.11. This plan will align with the Clackmannanshire & Stirling and Falkirk Strategic Commissioning Plans and Population Health and Care Strategy in the Forth Valley area.

1.12. It is important to note that this has been a complex arena to navigate. However, a thorough consultation and engagement process has been undertaken to ensure that all key stakeholders have been able to voice their opinion on the way forward for Mental Health and Wellbeing in Forth Valley.

1.13. A Strategic Needs Assessment (SNA) was undertaken between July and September 2024 to scope out and understand the current local mental health and wellbeing needs.

1.14. This highlighted a number of areas to be considered. Professor Sir Michael Marmot, Director of University College London’s Institute of Health Equity (IHE) developed the population health approach. This articulates that population health is driven by many factors, not simply access to health and social care. It is impacted by social and economic factors, environment and health behaviours. Therefore, our SNA focused on these areas to ensure we had a good understanding of the needs in Forth Valley.

1.15. There were two phases of engagement to develop the Strategic Plan. The first of these (October - November 2024) involved wide stakeholder engagement via Locality Planning Groups, Carers groups, Strategic Planning Groups, Senior Leadership Teams, Carers Centres, and key third sector partners such as Resilience Learning Partnership. This also included a face-to-face session with unpaid carers and the sensory loss community. This process supported the development of key priorities and shaped the general direction of the Strategy.

1.16. Using the output of the first round of engagement, a high-level Strategic Plan was drafted for public and staff engagement. This second process ran from 17 April to 3 June 2025 on Citizen Space. This was complemented by face-to-face sessions with unpaid carers and sensory loss, as well as being taken to the respective CPPs.

1.17. Following the second round of engagement, the final Strategic Plan was then drafted as attached to this paper.

1.18. The Strategic Plan was approved by Clackmannanshire and Stirling IJB on 13 August 2025 and by Falkirk IJB on 6 September 20205.

1.19. It is also tabled for noting at NHS Forth Valley and Clackmannanshire, Stirling and Falkirk Councils.

2.0 Recommendations

2.1. Note the content of the Forth Valley Mental Health & Wellbeing Strategic Plan 2025-2035.

3.0 Considerations

3.1. A performance framework will be developed to sit alongside the Strategic Plan and the subsequent implementation plans. This will ensure we can measure how much success we have achieved for our population.

3.2. The Strategic Plan includes some clear actions and deliverables. Targets will be set and monitored against these in the implementation plans.

3.3. This will be overseen by a whole system board and subgroups. A proposed structure is included within the Strategic Plan, although this is likely to evolve over time. The subgroups and associated implementation plans will cover themes such as children and young people, neurodevelopmental disorders, adults & older adults and sensory loss. They will also include all key stakeholders.

3.4. As this is a ten-year strategy, in some areas change will be gradual. However, it is anticipated that through a commitment to collaboration we will achieve our aim of promoting positive mental health & wellbeing for everyone, enabling every person to live well in Forth Valley.

3.5. Looking ahead, there requires to be radical action to transform current service delivery and increase capacity across all mental health and wellbeing services. This is a particular challenge in the current fiscal climate, and the implementation of the strategic plan is not contingent on any expectation of additional resource from partners.

3.6. Achieving positive change requires collaboration between Scottish Government, providers and other stakeholders, including people with lived experience.

3.7. It is anticipated that the Forth Valley Mental Health & Wellbeing Strategic Plan will support this process and a clear roadmap of our strategic priorities going forward.

4.0 Sustainability Implications

Climate Change, Sustainability and Environmental Impact

4.1. No significant environmental impact of this strategic plan has been identified.

Other Policy Implications

4.2. Following consideration of the policy implications of this report no relevant issues have been identified.

External Consultations

4.3. As part of the development of this Strategic Plan, the Strategic Planning Group undertook a comprehensive engagement process to ensure the voices of people and communities across Forth Valley were heard and reflected.

4.4. The third sector plays a vital role in mental health and wellbeing, as a delivery partner, a major part of the workforce through staff and volunteers, and a key driver of strong, connected communities. To reflect this, third sector organisations helped shape the plan through targeted consultation, with efforts to involve service users and communities.

4.5. The CEO of Stirlingshire Voluntary Enterprise also joined the strategic planning group, ensuring the sector's voice was included at a strategic level.

4.6. Ongoing engagement with Stirlingshire Voluntary Enterprise, Clackmannanshire Third Sector Interface, and CVS Falkirk and District will continue to strengthen collaboration and ensure the third sector's role is recognised throughout the plan's delivery.

4.7. The wide range of stakeholders consulted included:

4.7.1. People with lived experience of mental health challenges

4.7.2. Carers and young carers

4.7.3. Locality planning groups

4.7.4. Community planning partners

4.7.5. Executive and senior leadership teams

4.7.6. Third sector organisations

4.7.7. Staff working in mental health and wellbeing services across Forth Valley

4.7.8. People with a sensory loss

5.0 Resource Implications

5.1. Financial Details

5.2. The full financial implications of the recommendations are set out in the report. This includes a reference to full life cycle costs where appropriate. Yes ☒

5.3. Finance have been consulted and have agreed the financial implications as set out in the report. Yes ☐

5.4. Staffing

6.0 Exempt Reports

6.1. Is this report exempt? Yes ☐ (please detail the reasons for exemption below) No ☒

7.0 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 & 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**

Complies with relevant Council Policies ☒

8.0 Impact Assessments

8.1 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 ☒

The contents of this report were assessed under the Clackmannanshire & Stirling IJB Equality & Diversity Impact Assessment (attached as Appendix 3).

8.2 If an impact assessment has not been undertaken you should explain why:

9.0 Legality

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

10.0 Appendices

10.1 Please list any appendices attached to this report. If there are no appendices, please state "none".

Appendix 1 – Forth Valley Mental Health & Wellbeing Strategic Plan 2025-2035.

Appendix 2 – Key Themes from Engagement & List of Stakeholders Involved

Appendix 3 – Equality & Impact Assessment

11.0 Background Papers

11.1 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 ☐

A wide range of both national and local documents were reviewed as part of the development of the Strategic Plan, and these are listed in full on pages 60 and 61 of the Plan (attached as Appendix 1). Some of the key documents are:

Mental Health and Wellbeing Strategy - gov.scot (www.gov.scot).

Scotland's Population Health Framework (www.gov.scot).

Local Outcome Improvement Plans – Falkirk Council, Stirling Council, Clackmannanshire Council.

Equality & Diversity Impact Assessment (Clackmannanshire & Stirling IJB) (attached as Appendix 3).

Author(s)

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Approved by

NAME	DESIGNATION	SIGNATURE
Nikki Bridle	Chief Executive	[redacted]

Forth Valley's Mental Health & Wellbeing

Strategic Plan 2025-35

Contents

Foreword 3

Introduction 4

Forth Valley's Shared Vision for Mental Health & Wellbeing 8

Workforce 27

Who Did We Engage With? 32

Our Guiding Principles 34

Our Mental Health & Wellbeing Priorities 41

- **PREVENT - Focus on tackling the root causes of poor mental health and wellbeing and health inequalities so everyone in the community can enjoy better mental health and wellbeing.** 41
- **PROMOTE - Promote positive mental health & wellbeing free from stigma or discrimination** 45
- **PROVIDE - People can confidently access mental health & wellbeing supports and services whenever they need them, for as long as necessary.** 48

Other Key Priority Areas 51

Enabling Priorities 53

Moving Forward with the Strategic Plan 57

Foreword

We are proud to present this 10-year Mental Health and Wellbeing Strategic Plan for Forth Valley.

This strategy represents our shared commitment to work together to improve the mental health and wellbeing of everyone who lives in our communities, across all ages and stages of life. It is a strategy for the whole population, shaped by the voices of those who use our services, and informed by national policy, local needs assessments, and the lived experiences of individuals, families, and carers.

We recognise that there is a need for change. Too many people still face barriers to accessing the right support at the right time. This strategy sets out a clear direction for how we will work together to build a system that is more joined-up, preventative, and person-centred.

Our approach is grounded in the strategic priorities of the Clackmannanshire & Stirling and Falkirk Integration Joint Boards and aligns with NHS Forth Valley's Population Health and Care Strategy. It strengthens our collective focus on prevention, early intervention, and high-quality specialist care, delivered in the right place and at the right time.

Central to this strategy is the voice of lived experience. The insights of people who use services and those who care for them will continue to shape our actions and inform the implementation plans that follow.

Forth Valley's mental health and wellbeing system is complex and diverse. It includes two Integration Joint Boards, three local authorities and their Community Planning Partnerships, NHS Forth Valley, and a wide range of third sector organisations. This complexity reinforces a simple truth: mental health and wellbeing is everyone's business. Only by working together can we deliver lasting improvements and better outcomes for our population.

Ross McGuffie
Chief Executive
NHS Forth Valley

Joanna MacDonald
Interim Chief Officer
Clackmannanshire
& Stirling HSCP

Gail Woodcock
Chief Officer
Falkirk HSCP

Introduction

The development of the Mental Health and Wellbeing Strategic Plan has been a truly collaborative effort, involving all our partners across the region. We are committed to delivering a comprehensive strategy that supports the mental wellbeing of people of all ages, from children and young people to adults and older people.

It is inclusive by design, ensuring that individuals with specific needs, such as those with learning disabilities or substance use challenges, are considered and supported. The strategy sets out a clear vision for improving mental wellbeing, promoting equity, and aligning with national standards and legislative reforms.

A core principle is that no single organisation can meet the diverse needs of the population alone. Meaningful and lasting change requires strong collaboration across public bodies, third sector organisations, community planning partners, and the voluntary sector. Together, we can create services that are better integrated, more accessible, and responsive to the needs of individuals, families, and communities.

This strategy is based on a population health approach, which recognises that mental wellbeing is shaped by a wide range of social, economic, and environmental factors. While individual choices are important, access to health and social care services only plays a small role in overall wellbeing. The strategy provides a flexible framework that can be adapted to meet the needs of different groups in the population. It will help guide more detailed plans to support people living with dementia, individuals with learning disabilities, and children, young people, and adults with neurodevelopmental needs.

This work aligns with key national frameworks, including the Scottish Government's Mental Health and Wellbeing Strategy and the Care Reform (Scotland) Bill. It also reflects broader legislation that supports rights, choice, and care for individuals and carers across Scotland.

Delivering this strategy requires a transformational approach that embraces workforce diversity, improves service effectiveness, and takes a whole-system, preventative view. It must also be responsive to changing public health needs and make use of technological innovation. To make the most effective use of our resources, there will be a change in how we deliver flexibly in response to people's needs. This needs to be backed up by an aligned leadership that enables collaboration through focusing on collective outcomes for the population.

To succeed, we need strong partnerships across the system. We must also acknowledge the challenges, including limited funding and the reliance on short-term investment for many third sector services. This affects not only service providers and the workforce, but also the continuity and stability of support for individuals and communities.

These realities cannot be ignored. This strategy will be implemented with a clear understanding of the context we are working in, ambitious in its goals but grounded in the challenges we face.

A Population Health Approach

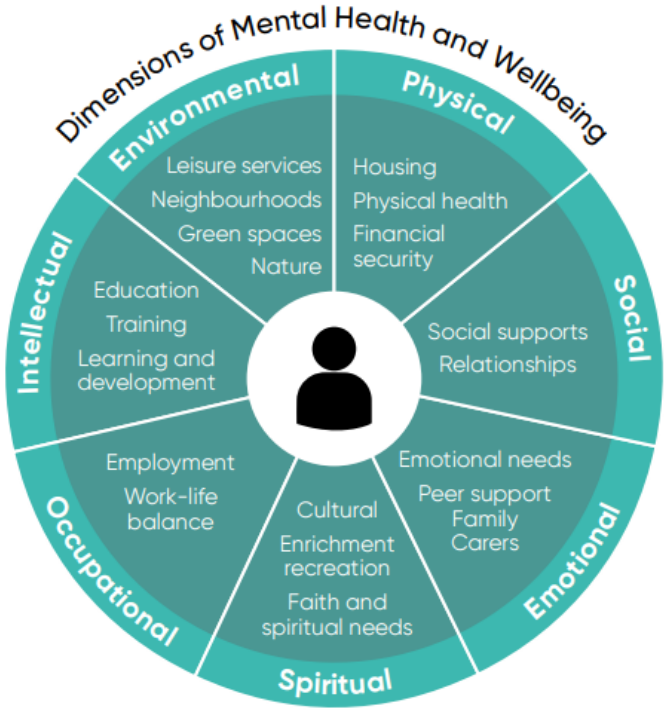
This strategic plan is underpinned by the principles of Scotland's Population Health Framework, which sets out a long-term, collective approach to improving health and reducing inequalities. It recognises that mental health and wellbeing are shaped by a wide range of social, economic, and environmental factors, and that improving outcomes requires action across the whole system. By aligning with this framework, we are committed to tackling the root causes of poor mental health such as poverty, discrimination, and social isolation, while strengthening protective factors like community connection, early support, and access to high-quality care. This strategy contributes to the national ambition of a fairer, healthier Scotland, where everyone can thrive.

A key pillar of this population health approach is ensuring our system is prevention focused. This means shifting our efforts and investments upstream, prioritising early intervention, anticipatory care, and the conditions that support good mental health before problems arise. A prevention-focused system works across sectors to address the wider determinants of health, reduce avoidable harm, and build resilience within individuals and communities. By embedding prevention into policy, planning, and service delivery, we aim to reduce demand on crisis services and create a more sustainable, equitable system that promotes wellbeing for all.

What do we mean by whole system?

Taking a whole system approach to mental health and wellbeing means aligning and integrating services across the entire continuum of care from specialist inpatient and urgent care services to community-based support, primary care, self-management and prevention. It recognises that no single service or sector can meet the diverse and complex needs of individuals alone. By fostering collaboration across health, social care, education, housing, the third sector, and communities, we can create a joined-up system that delivers timely, person-centred, and preventative support. This approach ensures that people can access the right help, in the right place, at the right time, and that support is coordinated around their needs, not organisational boundaries.

Whole Systems Model



Prevention & Early Intervention
Self – help
- Online apps
- Community pharmacies
- 3rd sector community wellbeing supports

Self-refer (socioeconomic)
- Welfare services
- Employability services
- Housing & homelessness services

Immediate & Urgent Support
- Breathing Space(NHS24)
- Samaritans
- Text SHOUT to 85258
- Mental Health Acute Assessment & Treatment Service
- 3rd sector (DBI)
- General Practice
- Mental health and wellbeing hub

Specialist secondary Care
- Psychological therapies
- Community Mental Health Teams
- Child & Adolescent Mental Health Services

Highly specialist services
- Inpatient care
- Forensic teams
- Perinatal services
- Eating disorder services

'A Forth Valley where every person thrives and is empowered to live well with positive mental health and wellbeing.'

What is Mental Health and Wellbeing?

Mental illness includes a range of conditions like depression, PTSD, and schizophrenia. These conditions affect people in different ways and can last for a short time or be long-term. Some are mild, whiles others can be more serious or lifelong.

Mental health is a part of our overall health, alongside our physical health. It is what we experience every day, and like physical health, it ebbs and flows daily. Good mental health means we can realise our full potential and feel safe and secure. It also means we thrive in everyday life.

Mental wellbeing is our internal positive view that we are coping well psychologically with the everyday stresses of life and can work productively and fruitfully. We feel happy and live our lives the way we choose.

Mental illness is a health condition that affects emotions, thinking and behaviour, which substantially interferes with or limits our life. If left untreated, mental illnesses can significantly impact daily living, including our ability to work, care for family, and relate and interact with others.

Extract from *Scotland's Mental Health and Wellbeing Strategy (Scottish Government, 2023) page 12.*

Mental health, mental wellbeing, and mental illness are influenced by a mix of factors:

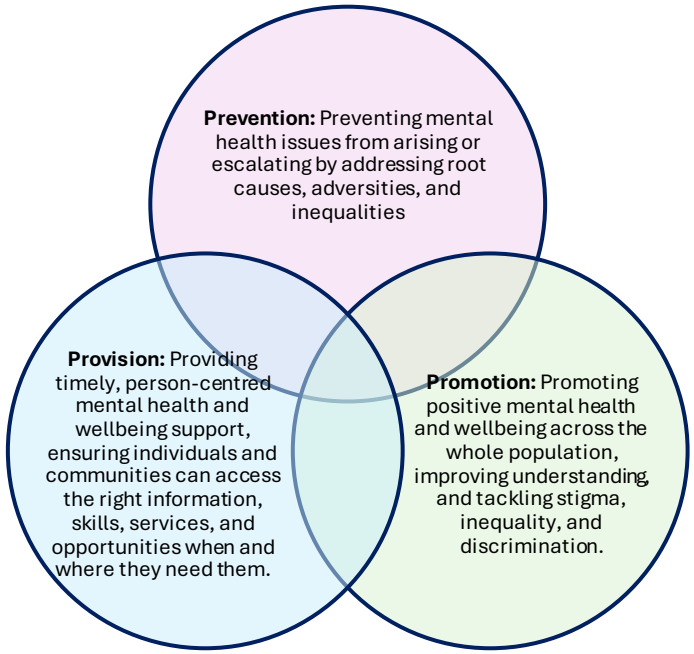
- Biological (either through genetics or physical health)
- Psychological (thoughts and emotions),
- Social (poverty, discrimination or culture)

These factors, along with personal life experiences, shape how we feel and cope. Everyone's experience is different, and mental health can change over time.

National and Local Context

Our vision is closely aligned with the Scottish Government's Mental Health and Wellbeing Strategy (2023), which envisions a Scotland free from stigma and inequality, where everyone can realise their right to the best possible mental health and wellbeing.

The national strategy has a strategic focus on three key areas:



Forth Valley's Strategic Plan is structured around these three priority areas. It is inclusive of all people across Forth Valley and recognises the importance of alignment with other strategic plans that support individuals with additional or specialist needs.

We also acknowledge that the Scottish Government's approach may evolve over the next decade. As such, this plan will be regularly reviewed to ensure continued alignment with national strategic priorities.

Understanding Forth Valley's Strategic Needs for Mental Health & Wellbeing

To help shape this strategy, we carried out a detailed Strategic Needs Assessment (SNA): a way of looking at the factors that affect people's mental health and wellbeing in our area.

This work is based on Scotland's Population Health Framework (2025–2035), which encourages a broad view of health. It looks not just at illness, but at the things that help people stay well, like good housing, strong communities, fair work, and access to support when it's needed.

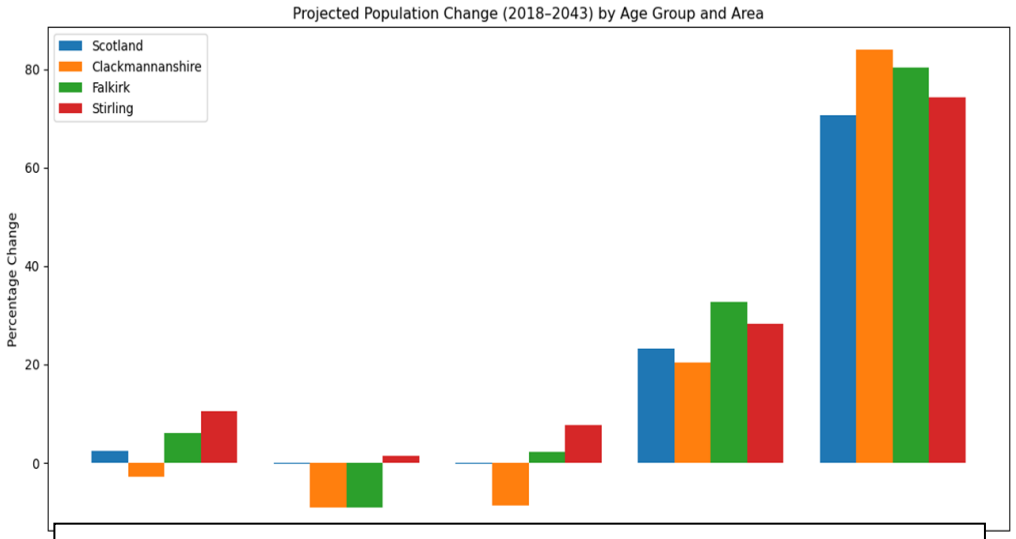
We used a wide range of publicly available data to understand what's happening locally and nationally. This included information about people's health, lifestyles, and the services they use, as well as social and economic factors like poverty and inequality. We also listened to people with lived experience and those working in mental health services to make sure the data reflects real-life experiences.

Where possible, we looked at data specific to each local area. When that wasn't available, we used national figures. We know that no single set of numbers tells the full story, so we combined different types of information to get a clearer picture of what's working well and where more support is needed.

This assessment helps us focus on prevention, acting early to support mental health and reduce the need for crisis care. It gives us the evidence we need to plan services that are fair, effective, and tailored to the needs of our communities.

Population projections to 2043: Forth Valley compared with Scotland

Official data from National Records of Scotland shows how the population in different age groups is likely to change between 2018 and 2043. These projections can help us plan for the future, making sure services and support are in place for people of all ages. Between 2018 and 2043, the population across Forth Valley is expected to change in different ways depending on age and geographical area:



Source: 2018-based Sub-National Population Projections Scotland, Tables mid-2018 – mid 2043)

Older Adults - The number of people aged 75 and over is expected to grow significantly across all areas. Clackmannanshire is projected to see an increase of over 13% in this age group by 2043, which is higher than the national average increase for this group.

Children and Young People - The number of children and young people is expected to fall in Clackmannanshire and Falkirk. Stirling may see a small rise.

Working-Age Adults - Clackmannanshire is likely to see a drop of nearly 9% in working-age adults. In contrast, Falkirk and Stirling are expected to see growth in this group.

Overall Population Growth - Stirling is projected to grow the most (10.5%), followed by Falkirk (6%). Clackmannanshire may see a small decline of around 2.9%. Scotland is expected to grow by 2.5%.

These changes highlight the need to plan ahead, especially to support an ageing population and ensure services are in place where they're needed most.

Mental Health and Wellbeing in Scotland – Insights from the Scottish Health Survey 2023

The Scottish Health Survey (SHS) provides a national overview of the health and wellbeing of people living in Scotland.

Mental wellbeing was measured using the Warwick-Edinburgh Mental Wellbeing Scale (WEMWBS), where higher scores indicate better wellbeing. In 2023, scores improved across all age groups compared to 2022 but remained below pre-pandemic levels. Younger adults (aged 16–44) continued to report lower wellbeing than older age groups.

The General Health Questionnaire (GHQ-12) was used to assess the likelihood of psychiatric disorders. The proportion of adults with a GHQ-12 score of 4 or more, suggesting possible mental health issues, fell from 27% in 2022 to 21% in 2023. While this marks a positive shift, it remains above pre-pandemic levels (14–19% between 2003–2019). Adults in the most deprived areas were more likely to report higher GHQ-12 scores.

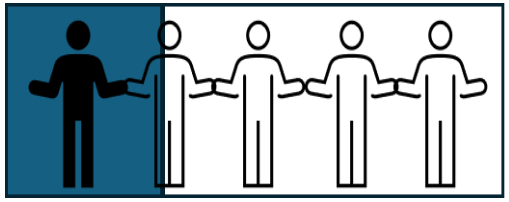
Although data on depression, anxiety, and self-harm were not collected in 2023, previous years showed rising trends, particularly among young adults and females aged 16–24.

Loneliness remains a key concern. In 2023, 10% of adults reported feeling lonely 'most' or 'all of the time' in the previous week. This was highest among 16–24-year-olds (19%) and those living in the most deprived areas (14%), compared to just 5–6% among those aged 65+ and in the least deprived areas.

Overall, the 2023 SHS highlights gradual improvements in mental wellbeing but reinforces the persistent inequalities linked to age and deprivation. These findings underline the importance of targeted mental health support for young people and communities facing socioeconomic challenges.

Mental Health and Wellbeing in Forth Valley – Scottish Burden of Disease Survey 2022

According to the most recent study in 2022, more than 1 in 5 (22%) of all health problems in Forth Valley are linked to mental health conditions. This includes depression, anxiety, schizophrenia, dementia, alcohol and drug use. In fact, anxiety and depression are among the top four causes of poor health in Clackmannanshire, Stirling, and Falkirk.



Across Forth Valley, people experience different levels of health and wellbeing, and this includes mental health and wellbeing. One way we understand this is through a measure called Disability Adjusted Life Years (DALY), which shows the impact of illness and early death.

- Clackmannanshire faces the greatest challenges, with higher levels of mental health issues like anxiety and depression, and higher levels of substance use.
- Falkirk also sees higher needs in areas like alcohol and drug use, but to a lesser extent than Clackmannanshire.
- Stirling has lower levels of mental health challenges and less reliance on related medication.

But DALY alone doesn't tell the full story. The Strategic Needs Assessment shows that these issues are strongly linked to higher levels of deprivation and inequalities in these areas, replicating the national findings at a local level.

Social and Economic Factors

There are a range of social and economic factors that can influence the mental health and wellbeing of people living in the Forth Valley area. These include income, employment, education, social supports, stress, social isolation and housing and food insecurity.

Child poverty

More children in Clackmannanshire and Falkirk are living in poverty compared to the Scottish national average. This is based on income levels after essential costs like housing are deducted, offering a clearer picture of the resources families have to meet basic needs. Growing up in poverty can expose children to chronic stress, social exclusion, and limited access to essentials such as nutritious food, safe play spaces, and mental health support. These disadvantages can have lasting effects, increasing the risk of mental health challenges later in life due to ongoing stress and reduced opportunities.

Employment and sickness absence

Sickness absence levels can provide valuable insight into the health and wellbeing of staff. While not a complete measure on their own, they are a useful indicator when considered alongside other data, such as staff surveys, retention rates, and access to support services.

In public health and workforce planning, consistently high sickness absence rates can highlight the need for better support systems, healthier working environments, and targeted action to improve wellbeing.

Recent data from the Community Planning Outcomes Profile shows that Clackmannanshire and Stirling have higher-than-average sickness absence rates in both education and non-education roles, while Falkirk's rates are broadly in line with national figures. When viewed alongside other indicators, this helps build a fuller picture of workforce wellbeing and where support may be most needed.

Outdoor spaces and facilities

Only Falkirk and Stirling residents appeared to be satisfied with current library, leisure and green spaces, with people living in Clackmannanshire reporting dissatisfaction with their leisure facilities (*Local Government Benchmarking Framework*). As these are supportive elements to the promotion of positive mental wellbeing, experiencing an unsatisfactory level of leisure facilities can have a negative impact on people's wellbeing.

Inequalities

As evidenced from the Strategic Needs Assessment, mental health challenges don't affect everyone equally. People facing economic disadvantages in life like poverty or poor housing, are more likely to experience mental health problems.

Research shows that children and adults in the lowest income groups are 2 to 3 times more likely to develop mental health issues than those in the highest income groups. Evidence from the Mental Welfare Commission highlights a strong correlation between poor mental health and social deprivation, with individuals living in more disadvantaged areas disproportionately affected by severe mental health challenges.

We know that deprivation plays a significant role in shaping health outcomes. By recognising this, we can better target support and work together to improve mental health and wellbeing for everyone in Forth Valley, especially in the communities that need it most.

Mental Health Inpatient Admissions

Analysis of mental health inpatient activity data for 2023/24 shows that NHS Forth Valley has a higher rate of admissions for individuals aged 65 and over (910 per 100,000) compared to the Scottish average (787 per 100,000), across both men and women. Conversely, admission rates for those aged 40–64 are lower in Forth Valley (406 per 100,000) than the national rate (529 per 100,000). Among younger populations, men under 40 have slightly higher admission rates than the national average, while rates for women aged 0–17 and 18–24 are lower. A clear link between deprivation and admission rates is evident, with higher rates observed in the most deprived areas of Forth Valley.

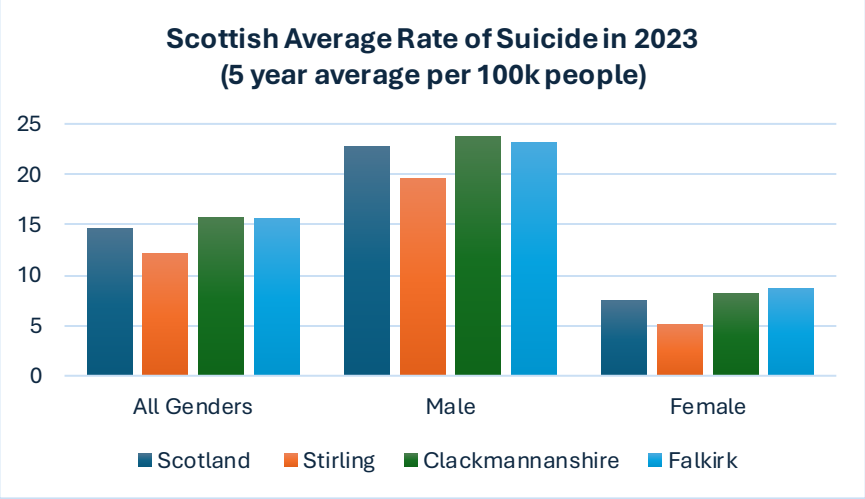
Mental Health Detentions

Mental health services are increasingly supporting individuals with serious and long-term mental health conditions, some of whom require treatment under legal safeguards to ensure safety and wellbeing

The Mental Welfare Commission's *Mental Health Act Monitoring Report 2021–22* was reviewed to understand the use of legal detentions for mental health assessment and treatment. These include emergency, short-term, and compulsory treatment orders, which are used only as a last resort when individuals are unable or unwilling to accept necessary care. The report identified a significant rise in detentions across Scotland and within Forth Valley. In 2021–22, Forth Valley recorded the third highest rate of Emergency Detention Certificates (EDCs) in Scotland at 60.2 per 100,000 population, closely aligned with NHS Tayside (59.1 per 100,000). Further local detail is available in the Strategic Needs Assessment.

Suicide

There are clear differences in suicide rates across Forth Valley. According to National Records Scotland probable suicides report 2023 the Scottish average suicide rate is 14.6 per 100,000 people. Within Forth Valley, Stirling has the lowest rate at 12.1 per 100,000, while Falkirk and Clackmannanshire both exceed the national average (14.6), with rates of 15.6 and 15.7 per 100,000 respectively.



Men are approximately three times more likely to die by suicide than women. This highlights the importance of addressing gender-specific mental health challenges and ensuring that support services are accessible, inclusive and responsive to the needs of individuals.

Understanding Self-Harm and Why It Matters for Mental Health

Self-harm is when someone intentionally hurts themselves. This could include things like cutting, burning, or taking too much medi cation. It's not always about wanting to end life. Often, it's a way of coping with overwhelming emotions, stress, or trauma.

The Scottish Government defines self-harm as any act of self-injury or self-poisoning, regardless of the reason behind it. It's a sign that someone is struggling and needs support.

Self-harm is often a way for people to deal with emotional pain they can't express in words. It can help them feel in control, rel ease tension, or punish themselves when they feel guilt or shame.

Crucially, self-harm can also be a warning sign of suicidal thoughts, and it is important to take it seriously and offer support early.

A recent review of emergency department visits at Forth Valley Royal Hospital (FVRH) examined self-harm cases between May 2019 and July 2024. The analysis revealed a sharp increase in cases between February 2020 and February 2022, aligning with national tr ends during the height of the COVID-19 pandemic. Women aged 19 to 30 were identified as the most affected group, with females accounting for 64.2% of all self-harm presentations during this period. Although the number of cases had returned to pre-pandemic levels by July 2024, self-harm remains a significant concern. In response, the Scottish Government introduced its first dedicated Self-Harm Strategy to address the issue through targeted support and prevention efforts.

People With Complex Issues and Additional Risk Factors

Substance Use

A review of the literature and evidence concluded that many individuals in Scotland with substance use disorders also struggle with mental health conditions, such as depression, anxiety, or PTSD. These co-occurring disorders complicate treatment, as traditional approaches often focus only on the substance abuse without addressing the trauma that underlies it. It is essential that a trauma-informed approach to dealing with substance use is promoted, which recognises the importance of addressing underlying trauma rather than just the substance use issue itself.

In terms of alcohol related hospital admissions, Falkirk has a slightly higher rate than the national average, with Clackmannanshire and Stirling rates lower than the national average. There is a strong correlation between deprivation and alcohol related hospital admissions, with the highest rate of admissions from the most deprived areas.

Taken from Public Health Scotland (PHS) data (Scottish Morbidity Record (SMR) 01) up to 2022/23, substance related hospital admissions across Falkirk, Clackmannanshire and Stirling are all higher than the Scottish average rate.

Over the past decade, drug-related deaths (DRDs) have increased across all three local authorities, reflecting the national trend. However, when focusing specifically on women, drug-related deaths in Clackmannanshire have consistently exceeded the national average since 2019 and continue to rise each year. In contrast, rates in Stirling and Falkirk have remained below the national level.

Children and Young People

Children and young people's mental health continues to be a key priority In Scotland. According to the Children & Young People's Commissioner Scotland, almost one-quarter of young people in Scotland experienced two or more psychological problems in a single week in 2020. About 1 in 10 children and young people between the ages of five and 16 had a mental illness that could be diagnosed clinically. The situation was exacerbated due to the Covid-19 pandemic and its aftermath, as well as the current cost of living crisis. Approximately one-quarter of children in Scotland live in poverty, which can cause poorer physical and mental health, impacting their education and access to other rights.

Care experienced children and young people are those who are, or have been, in the care of a local authority. This includes a wide range of experiences such as being looked after at home under a supervision order, living with foster carers, in residential care, in kinship care, or having been adopted from care. The term recognises that the impact of care experience can be lifelong, and it is used to ensure that services are inclusive, responsive, and shaped by the voices and rights of those with lived experience.

Across Scotland, approximately 13,000 children and young people were care experienced in 2024, with figures varying slightly year to year. This definition aligns with Scotland's national commitment to Keep the Promise, ensuring that every care experienced child and young person grows up feeling loved, safe, and respected.

In Forth Valley, the coordination of children's services remains the responsibility of local councils and NHS Forth Valley and is not currently delegated to the Integration Joint Boards (IJB). As such, it is essential that strong and effective links are maintained with local authorities and NHS-led children's services and health and wellbeing plans to ensure a cohesive and responsive approach to meeting the needs of children and young people, including those who have experienced local authority care.

People Living with Neurodevelopmental Conditions and Mental Health Issues

Across Forth Valley, we recognise the growing need to better understand and support neurodivergent individuals of all ages. Neurodevelopmental conditions such as autism and ADHD typically manifest in early childhood and affect how people think, learn, and interact with others. These conditions are lifelong and can vary widely in how they present and impact daily life.

Recent data from the 2024 Scottish Government school census shows that 2 in every 5 children and young people now have additional support needs—including autism, dyslexia, or mental health challenges—double the figure reported in 2014. This trend is reflected in the increasing number of referrals for neurodevelopmental assessments across NHS Forth Valley and our community planning partners.

Getting the right support early can make a significant difference to a young person's wellbeing, education, and social development. However, many families face long waits for assessments and struggle to access the help they need.

Forth Valley has a Paediatric Neurodevelopmental Disorder pathway which focuses on the assessment and diagnosis of conditions such as autism and ADHD. Unlike CAMHS and psychological therapies, it is not currently subject to national waiting time targets. Assessments are often complex and involve multiple professionals, which can lead to longer waiting times. Continued attention is needed to ensure timely and effective support for children and families.

We also recognise that neurodevelopmental conditions do not end in childhood. Many adults live with autism, ADHD, or other forms of neurodivergence, often without a formal diagnosis, and face significant barriers in accessing appropriate support. These challenges can contribute to poorer outcomes in mental health, employment, and overall wellbeing, particularly for those also affected by trauma, poverty, or social exclusion.

It is estimated that around 1 in 7 people (more than 15% in the UK) have neurodevelopmental differences. However, these figures likely significantly underrepresent the true scale of neurodivergence, as increasing numbers of children, young people, and adults are identifying with neurodivergent traits or seeking formal assessment. A 2023 guide from the National Autism Implementation Team (NAIT) notes that referral rates for autism and ADHD assessments have increased by up to 1000% in some areas, driven by growing societal awareness, improved understanding of neurodevelopmental conditions, and broader recognition that traits exist across a spectrum—not limited to those with formal diagnoses.

Many individuals are only diagnosed later in life, often after years of facing challenges without understanding why. Adults with neurodevelopmental conditions are more likely to experience anxiety, depression, suicidal thoughts, and substance use issues. These difficulties are frequently linked to feeling misunderstood or isolated, sensory and communication barriers, delays in diagnosis, or limited access to mental health support that meets their needs.

A 2023 report by the National Autism Implementation Team (NAIT) found that many adults with neurodevelopmental conditions also have co-occurring mental health conditions, but services are not always joined up or easy to access. There is also evidence that neurodivergent individuals are more likely to experience psychiatric illness, substance misuse, and involvement with the justice system, which can further complicate access to the right support.

As such, services must adapt to meet both diagnosed and self-identifying individuals' needs, ensuring inclusive, affirming, and accessible support across education, health, and community settings

Older People

With the changing age profile of our communities highlighted above, mental wellbeing and mental health issues in older people will become an increasingly important area to consider. Within this demographic, dementia is a key consideration (although clearly dementia can also occur in younger people) with the number of people with dementia aged over 65 predicted to increase by 50% in the next 20 years (Source: Dementia in Scotland: Everyone's Story, Scottish Government, 2023).

However, it is essential that the focus on dementia does not come at the cost of supporting older people with other mental health and wellbeing needs. While there is some evidence to suggest that older people have slightly better mental wellbeing and lower rates of mental illness than younger adults, it remains unclear how much of this is related to reporting patterns rather than to the absence of difficulties. There is also evidence to suggest that the Covid-19 pandemic had a negative impact on older people's mental health, in particular around loneliness, and that older people with physical health conditions report poorer mental wellbeing and increased loneliness (Source: Older Adults' Mental Health Before & During the Covid-19 Pandemic, Scottish Government, 2022).

People from Ethnic Minority Backgrounds

Unfortunately, the available data around the mental health and wellbeing of people from ethnic minorities in Scotland is poor. Improving both local and national recording and reporting of mental health presentations and outcomes for people from ethnic minorities is recognised as a priority, in support of compliance with the Equality Act (2010). A recent Mental Welfare Commission report (Racial Inequality & Mental Health in Scotland, 2021) highlighted the complex relationship between deprivation, socio-economic status, ethnicity and health outcomes in Scotland. It also highlighted the importance of including people from ethnic minority backgrounds in the design of health promotion campaigns and strategies, to ensure that such campaigns and strategies are fully inclusive.

People with Sensory Impairment

Sensory impairments are associated with poorer mental health and wellbeing, and people with hearing or visual impairments may be at increased risk of developing mental health conditions such as anxiety and depression. At the same time, people with sensory difficulties are also likely to face additional barriers to accessing appropriate support for their mental health and wellbeing. (Source: Shoham et al, BJPsych, 2019).

LGBTQ+ People

According to the Mental Health Foundation, people who are lesbian, gay, bisexual and trans are more likely to experience poor mental health or develop a mental illness. The reasons for this are complex and may be linked to LGBTQ+ people's experience of discrimination, homophobia or transphobia, bullying, social isolation, or rejection because of their sexuality. It is essential that people's individual differences and experiences are recognised, and that support and treatment address these appropriately.

People with Learning Disabilities

Evidence suggests that rates of mental health difficulties are higher in people with a learning disability than in those without. There are a variety of reasons for this, including biological/genetic factors, a higher incidence of negative life events, access to fewer resources and coping skills and the impact of other people's attitudes (Source: Mencap, 2025). We need to ensure that, in addition to specific strategic plans for the wider support of people with learning disabilities and their families, that wherever possible mental health and wellbeing support and services are fully accessible to them.

People with lived experience of the justice system

Forth Valley houses three national prisons; His Majesty's Prison (HMP) & Young Offender Institution (YOI) Stirling, HMP Glenochil and HMP & YOI Polmont.

People in prison experience numerous and often complex mental health and physical difficulties at a higher rate than people in the community.

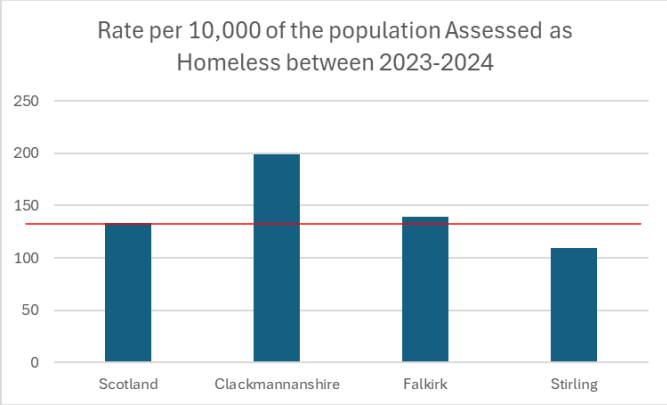
The Scottish Prisoner Survey 2019 found that 15% of the prison population reported having a long-term mental health condition, 17% had a history of self-harm, 30% experienced issues with alcohol use, 16% reported symptoms of anxiety, and 18% reported symptoms of depression within the past week.

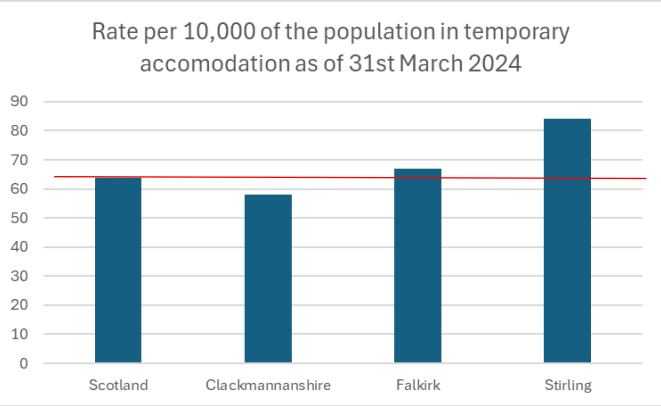
For many individuals, these issues precede imprisonment and are thought to be associated with predisposing factors such as higher rates of traumatic or adverse life experiences, head injury and substance use. Individuals who come into prison are also more likely to be from communities characterised by multiple deprivation, to have spent time in local authority care, and to have experienced interpersonal victimisation. Imprisonment itself, however, can also be damaging to someone's mental health.

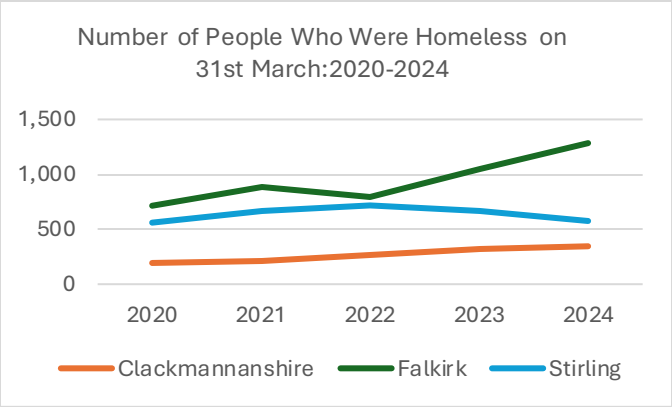
Working independently, but often in partnership with NHS colleagues, to support mental health and wellbeing of people in prison in Scotland is a range of third and voluntary sector organisations. These organisations operate within the prison and offer throughcare support for people leaving prison. This strategic plan will align with The Scottish Prison Service's Mental Health Strategy 2024-34.

Homelessness

According to the Homelessness in Scotland: 2023-24[1] report by Scottish Government local homeless applications are set out in the chart below







Mental health contributed to over a quarter of tenancy breakdowns. In more than half of cases, the loss of tenancy was beyond the person's control, often compounded by a lack of support from family or friends.

Homelessness has risen significantly in Falkirk and Clackmannanshire, while Stirling has seen a notable decrease. These contrasting trends highlight the need for targeted, localised responses to housing insecurity across the region.

[1] Supporting documents - Homelessness in Scotland: 2023-24 - gov.scot

Waiting times

There are two national waiting times standards for mental health, for Psychological Therapies and for Child and Adolescent Mental Health Services.

Psychological Therapies

In NHS Forth Valley, the national standard for psychological therapies is that 90% of people should begin treatment within 18 weeks of referral. Over the past year (as of May 2025), performance in Forth Valley has ranged between 68% and 78%, which is below the national target. This highlights the need for continued focus on improving access and reducing waiting times.

Child and Adolescent Mental Health Services (CAMHS)

Forth Valley is currently (May 2025) meeting the national standard for CAMHS, with over 90% of children and young people starting treatment within 18 weeks of referral. This is a positive achievement, but it will be important to keep monitoring performance closely, especially as changes in service capacity may affect future delivery.

Workforce

A sustainable, skilled, and inclusive workforce is central to delivering high-quality mental health and wellbeing support across Forth Valley. This workforce is broad and diverse, encompassing not only those in formal employment but also unpaid carers, volunteers, and people with lived experience. Each plays a vital role in supporting individuals and communities, and together they form the foundation of a compassionate and responsive mental health system.

Volunteers

Volunteering is a vital intervention in supporting the mental health and wellbeing of our communities, as recognised in Scotland's National Volunteering Framework and Action Plan (Scottish Government, 2022–23). The Framework highlights the dual benefit of volunteering- not only does it empower individuals to contribute meaningfully to society, but it also enhances the mental health and wellbeing of both volunteers and those they support.

The supporting Literature Review for the Development of Scotland's Volunteering Action Plan found that volunteering can reduce stress, anxiety, and depression, while also increasing feelings of self-worth and social connection. Volunteers play a crucial role in supporting people with mental health challenges by offering companionship, reducing stigma, and helping individuals navigate difficult periods. Volunteering can also help people maintain good mental health by promoting regular social interaction, building confidence, and tackling loneliness and social isolation, as shown in Volunteer Scotland's report "Volunteering, Health and Wellbeing".

Beyond the benefits to mental health, volunteering offers life-changing personal benefits, especially for those who are unemployed. Evidence from the Royal Voluntary Service shows that volunteering helps people gain experience, build new skills, and grow in confidence.

Volunteers are not just helpers; and in this plan we recognise them as essential partners in delivering care and support. Their contributions will be recognised, supported, and embedded into how we plan and deliver services.

Unpaid Carers

Unpaid carers are essential to the health and wellbeing of our communities, providing vital support to people with physical and mental health needs, often without formal recognition or financial compensation. According to the 2022 Scotland Census, 627,700 people identified as unpaid carers, with the largest increase among those aged 50–64, and women making up the majority.

In Forth Valley, unpaid carers represent around 12.6% of the population. While specific data on those caring for someone with mental health needs is limited, they are likely to be a significant proportion of the total number of carers in the area.

Caring can be deeply rewarding, but it can also take a toll on a person's own mental health and wellbeing. Many carers experience stress, isolation, and emotional fatigue, especially when support is limited. This strategy recognises unpaid carers as key partners in care and commits to supporting their wellbeing, involving them in service design, and ensuring they are not left without support.

People with Lived Experience

People with lived experience of mental health challenges bring unique insight and value to the design, delivery, and evaluation of services. A major review commissioned by the Department of Health and Social Care in 2024 concluded that peer support roles can improve outcomes, enhance engagement, and support recovery. Co-production is a guiding principle of this strategy, and we are committed to embedding the meaningful involvement of people with lived experience throughout the life of this plan and beyond, ensuring that services are shaped by those who use them.

Advocacy

Independent advocacy is an essential part of ensuring that individuals are supported to express their views, understand their rights, and make informed decisions. NHS Boards and Local Authorities have a statutory duty to provide access to independent advocacy for people receiving children's and adult services, including those with mental health needs.

In Forth Valley, we aim to strengthen access to advocacy by implementing a consistent Model of Care for Independent Advocacy. This will ensure equitable, timely, and meaningful support across the region.

By embedding advocacy into our mental health and wellbeing strategy, we aim to uphold rights, reduce inequalities, and ensure that every voice is heard and respected in decisions that affect care and recovery.

Employed Workforce

The mental health and wellbeing workforce in Forth Valley spans NHS Forth Valley, Clackmannanshire, Falkirk and Stirling Councils, and a wide range of third and independent sector organisations. While the full scale is difficult to capture, current figures show the equivalent of around 925 full-time staff work in adult mental health and learning disability services across Clackmannanshire & Stirling and Falkirk Health & Social Care Partnerships. A further approximately 75 full-time equivalent staff support children and young people through NHS Forth Valley's Child and Adolescent Mental Health Services (CAMHS).

These figures don't include the many professionals in social work, education, housing, third sector, and community-based roles who also contribute to mental wellbeing. Many staff in these sectors, and in health roles out with mental health services (e.g. Primary Care), provide significant support to people with mental health issues.

Careers in this field are not only vital to population health, they also strengthen the local economy. Our strategy is committed to developing, supporting, and retaining this diverse workforce, ensuring all staff, regardless of role or sector, feel valued, supported, and equipped to deliver high-quality care.

Financial Context and Sustainability of Mental Health & Wellbeing Services

The data presented highlights a clear and concerning rise in mental ill-health across Forth Valley, alongside growing challenges in supporting mental wellbeing. At the same time, public sector financial resources are under increasing pressure, making current models of service delivery unsustainable. Comprehensive whole system review and reform of how services are planned and delivered is essential to ensure best value, not only in financial terms, but also in how we support our workforce, service users, and carers.

The outline plan presented later in this paper, is designed to deliver improved mental health and wellbeing outcomes for the people of Forth Valley. However, we must acknowledge the significant challenges of implementing this plan within the current fiscal climate.

Complexity of Funding

Funding for mental health and wellbeing services is complex and fragmented, spanning NHS, local authorities, Health & Social Care Partnerships, third sector, and independent sector contributions. This makes it difficult to determine the total whole system investment in mental health and wellbeing across Forth Valley.

Specifically in relation to NHS Mental Health services, the Scottish Government has directed Health Boards to allocate:

- 10% of their total budget to mental health services
- 1% of their total budget to children and young people's mental health services.

At the most recent reporting point NHS Forth Valley allocated:

- 9.16% of its total budget to mental health services.
- 0.71% of its total budget to children and young people's mental health services.

While these figures are slightly below the national targets, it is important to note that there is currently no standardised methodology for calculating these percentages, limiting the ability to make meaningful national comparisons as different health boards may use different assumptions in relation to items such as treatment of overhead costs.

In addition, all three local authorities in Forth Valley allocate funding to mental health services. Some of this is delegated to the Health & Social Care Partnerships, while other elements are retained, further complicating efforts to establish a clear picture of total mental health expenditure.

Towards Sustainable Delivery

To ensure the long-term sustainability of mental health and wellbeing services, all partners involved in their delivery must themselves be sustainable. This includes financial sustainability, workforce capacity, and organisational resilience. Further collaborative work is required across all sectors to clarify the financial landscape and support effective, integrated, and equitable service delivery across Forth Valley.

Who Did We Engage With?

As part of the development of this Strategic Plan, the Strategic Planning Group undertook a comprehensive engagement process to ensure the voices of people and communities across Forth Valley were heard and reflected. The third sector plays a vital role in mental health and wellbeing - as a delivery partner, a major part of the workforce through staff and volunteers, and a key driver of strong, connected communities. To reflect this, third sector organisations helped shape the plan through targeted consultation, with efforts to involve service users and communities. The CEO of Stirlingshire Voluntary Enterprise also joined the strategic planning group, ensuring the sector's voice was included at a strategic level. Ongoing engagement with Stirlingshire Voluntary Enterprise, Clackmannanshire Third Sector Interface, and CVS Falkirk and District will continue to strengthen collaboration and ensure the third sector's role is recognised throughout the plan's delivery. We consulted a wide range of stakeholders, including:

- People with lived experience of mental health challenges
- Carers and young carers
- Locality planning groups
- Community planning partners
- Executive and senior leadership teams
- Third sector organisations
- Staff working in mental health and wellbeing services across Forth Valley
- People with a sensory loss

What We Heard

Early Years and Perinatal Mental Health

- Need to consider MH&WB needs of children & young people
- Parenting support

Neurodivergence Priorities

- Address waiting times for ADHD/ASD diagnoses
- Lack of tailored support for neurodivergent people across the lifespan
- Need for peer support and inclusive services

Homelessness & Housing

- Need to better integrate mental health support with housing services
- Address housing insecurity (recognising impact on MH&WB)
- Reflect Housing (Scotland) Act 2024

Trauma-Informed Practice

- Gaps in public awareness and workforce training
- Need clearer implementation strategies for the whole system

Lived-Experience & Co-Design

- Need to embed peer support roles
- Develop co-production mechanisms
- Ensure engagement is authentic not tokenistic

Access & Equity

- Address the barriers ie digital exclusion, rural isolation
- Improve the cultural competence of services

Justice Involved Populations

- Need to consider prison populations
- Community justice pathways for mental health support

Older Adults

- Actions for dementia and older adult mental health needs

Whole System Approach

- Need to understand and use our total resources efficiently
- Need to work in partnership with 3rd sector creating diverse roles and opportunities

Prevention & Early Intervention

- Need clear actions to improve MH&WB including physical activity collaborations
- Need to know where to go for information and help

Accessibility

- Need to look at services through an accessibility lens
- People with sensory loss have additional barriers to accessibility
- Need to make the language simple and easy to understand

Resources

- No additional/new money
- Consider how we do things differently
- Work on the right things & do those things right

Our Guiding Principles

Six fundamental principles have been defined to ensure that the strategic plan is both focused and values driven. All the principles should be evident in the work we do across all parts of our mental health and wellbeing system. Although ambitious, embedding them in everyday practice will create the conditions needed to achieve the best outcomes possible.

1. Informed by the voice of people with lived experience, including marginalised groups and children and young people

We are committed to placing the voice of lived experience at the centre of all planning, design, and delivery of services, across the life course and inclusive of all communities. This means actively listening to and learning from children, young people, adults, families, carers, and marginalised groups, ensuring that their insights shape the systems and supports intended to serve them.

For children and young people, this principle is grounded in the United Nations Convention on the Rights of the Child (UNCRC), which affirms every child's right to be heard and to participate in decisions that affect them. It also reflects the ambitions of The Promise, which calls for services to be shaped around the voices and needs of care experienced children and young people and aligns with the Getting It Right for Every Child (GIRFEC) approach, which places the child at the centre of planning and support.

For adults and families, particularly those with complex or long-term needs, lived experience provides critical insight into how services can be more accessible, compassionate, and effective. We recognise that meaningful involvement must be inclusive of age, ability, background, and identity, and tailored to the needs and preferences of individuals at every stage of life.

We are especially committed to ensuring that children, adults, families, and carers are actively involved in decision-making at all stages of their care, support, and treatment. This promotes dignity, autonomy, and better outcomes, and helps build services that are truly person-centred. By embedding participation at every level, from assessment and planning to delivery and review, we aim to build trust, improve outcomes, and ensure that services are responsive, respectful, and rights based. We will continue to work collaboratively with partners across sectors to learn from what works and to ensure that the voice of lived experience remains a guiding principle in all that we do.

To achieve this, we will:

- Establish inclusive participation frameworks that enable children, young people, adults, families, carers, and marginalised groups to shape services through co-design, consultation, and feedback.
- Embed the UNCRC, The Promise, and GIRFEC principles into all engagement and decision-making processes involving children and young people.
- Ensure individuals and families are involved in decisions at every stage of their care, support, and treatment, from initial assessment to planning, delivery, and review.
- Develop and promote accessible engagement tools (e.g. visual, digital, and trauma-informed methods) to ensure people of all ages and abilities can contribute meaningfully.
- Work in partnership with third sector organisations, advocacy groups, and community networks to reach those whose voices are often underrepresented.
- Provide training and support for staff to build confidence and skills in facilitating meaningful participation across age groups.
- Monitor and evaluate the impact of lived experience involvement, using feedback to continuously improve how we listen and respond.

2. **Trauma informed and trauma responsive.**

We are committed to developing a trauma-informed and trauma-responsive system that is compassionate, effective, and inclusive. This involves recognising the profound and lasting impact trauma can have on individuals, and ensuring our services are designed to reduce barriers to access, promote recovery, and improve outcomes for those affected. We will also ensure that a diverse range of support and treatment options are available to meet the psychological needs of people experiencing trauma.

To achieve this, we will:

- Collaborate with key partners, including the Resilience Learning Partnership and local Trauma Champions to implement *A Roadmap for Creating Trauma-Informed and Responsive Change*, developed by the National Trauma Transformation Programme.
- Meaningfully involve people with lived experience of trauma in shaping and guiding change at all levels of the organisation; strategically, through policy development, and operationally, through service design, ensuring their voices are central to decision-making and transformation.
- Embed trauma-informed principles across all service areas through workforce development, leadership commitment, and co-designed service pathways that prioritise safety, trust, choice, collaboration, and empowerment.
- Invest in workforce development to ensure staff have the knowledge, skills, and confidence to work in trauma-responsive ways.
- Design and deliver services through a trauma-informed lens, ensuring that interactions and environments are sensitive to the needs of those affected by trauma.
- Establish strong governance structures and ensure that leadership actively models trauma-informed values and behaviours.

3. Developed and delivered in partnership with community planning partners, stakeholders and the public.

We are committed to developing and delivering mental health and wellbeing priorities in close partnership with Community Planning Partners, stakeholders, and the public. We recognise the wealth of knowledge, skills, and lived experience within our communities, and believe that harnessing this collective strength is essential to achieving better outcomes for all. The Mental Health and Wellbeing Strategy will take full account of the Children's Services Plans currently in place across the three local authorities, helping to reinforce and advance the mental health priorities outlined for children and young people. NHS Forth Valley also benefits from the leadership of a dedicated Children's Commissioner, who works collaboratively with children and families to ensure that child health services are responsive, equitable, and aligned with Scotland's broader vision of nurturing every child to reach their full potential.

To achieve this, we will:

- Ensure alignment of Mental Health and Wellbeing (MH&WB) priorities with our local Health and Social Care Partnership's strategic commissioning plans, Community Planning Partnership's Local Outcome Improvement Plans (LOIPs), NHS Forth Valley's strategic plans embedding mental health as a shared responsibility across all sectors.
- Work collaboratively with our communities and stakeholders to co-design and co-deliver prevention programmes, services, and supports that reflect local needs and aspirations.
- Maximise the use of local assets and resources, ensuring that efforts are coordinated, efficient, and impactful.
- Promote transparency and accountability in decision-making, with clear mechanisms for community input and feedback.
- Celebrate and build on what works well, sharing learning and success stories across the partnership to inspire and inform continuous improvement.

4. **Promote accessibility.**

We have a shared responsibility to ensure that all our services, supports, and communications are fully accessible to everyone. Accessibility is a fundamental right and a shared responsibility, one that requires proactive, inclusive, and sustained action across all areas of our work. There are many accessibility barriers to consider. These include –

Physical

Examples:
- -Inaccessible buildings
- -Lack of ramps or lifts
- -Poor signage
- -Inadequate lighting

Digital

Examples:
- -Websites or apps that are not screen-reader compatible
- -Poor colour contrast
- -Inaccessible forms

Communication

Examples:
- -Use of jargon
- -Lack of translation or interpretation services
- -Inaccessible written materials

Attitudes

Examples:
- -Lack of awareness or understanding among staff
- -Unconscious bias

stigma

Organisational

Examples:
- -Inflexible policies
- -inaccessible appointment systems
- -lack of inclusive governance

To achieve this, we will:

- Ensure all strategies, commissioning plans, letters, leaflets, and conversations can be translated or adapted into the format requested by the individual (e.g., British Sign Language, other languages, Easy Read).
- Embed inclusive design principles from the outset of all planning and service development.
- Regularly consult with people with lived experience of accessibility barriers to co-design solutions and monitor progress.
- Provide ongoing training and support for staff to build confidence and competence in inclusive practice.

5. Achieve health equity with a focus on people at greater risk of developing long term mental illness

According to Public Health Scotland, men in the most deprived areas live 13 years less than those in the least deprived areas, and women live 10 years less. The gap in healthy life expectancy is even wider: 23 years for men and 24 years for women.

There is a clear need to take a targeted and inclusive approach to mental health support, particularly for individuals and communities at greater risk of developing long-term mental illness. Evidence consistently shows that people living in areas of high deprivation, those managing long-term physical and mental health conditions, individuals from diverse ethnic backgrounds, and those in rural or remote areas face significant and often compounding barriers to accessing timely, effective care. Without tailored interventions that address these specific challenges, health inequalities are likely to persist or worsen.

To achieve this, we will:

- Take a targeted and inclusive approach to supporting individuals and communities at greater risk of developing long-term mental illness, including those:
  - Living in areas of high deprivation
  - Managing long-term physical and mental health conditions
  - From diverse ethnic backgrounds
  - Living in rural or remote areas
- Conduct comprehensive Equality Impact Assessments (EQIAs) to ensure that services and supports are designed and delivered in ways that actively reduce inequalities including those related to poverty, discrimination, LGBTQ+ status, and access.
- Implement the National Antiracism Framework for Action. This includes delivering the NHS Forth Valley Anti-Racism Plan with a focus on:
  - Supporting and educating the workforce to deliver culturally competent care
  - Embedding equity-focused principles into service planning and delivery
  - Challenging systemic barriers and promoting inclusive practice

6. Interventions are driven by evidence, local community knowledge and best value

Effective planning and delivery of mental health and wellbeing interventions require a comprehensive understanding of the challenges we face, both now and in the future. This understanding must be grounded in robust evidence, local community insight, and a commitment to best value.

To achieve this, we will:

- Adopt a best practice approach to strategic planning that:
    - Takes a whole system perspective, recognising the interconnections across services and sectors.
    - Analyses emerging trends and population needs in relation to current service provision and demand.
    - Anticipates future challenges, ensuring that interventions are proactive, sustainable, and responsive to long-term needs.
    - Incorporates innovation, using research and evaluation to test and scale new approaches.
    - To support this, we will draw on national resources such as Healthcare Improvement Scotland's strategic planning portfolio, which provides tools and frameworks to equip professionals across health and social care with the skills needed for effective strategic planning. Explore the resource: hisengage.scot/equipping-professionals/strategic-planning-in-health-and-social-care

Our Mental Health & Wellbeing Priorities

PREVENT - Focus on tackling the root causes of poor mental health and wellbeing and health inequalities so everyone in the community can enjoy better mental health and wellbeing.

Ensure people, services, and organisations understand and can respond to health inequalities, social and economic factors, so everyone can get help no matter where they go.

1. Develop whole system initiatives to address root socio-economic factors contributing to mental ill-health including poverty, housing, employment, and maximisation of income.
2. Coordinate a Forth Valley wide signposting system that enables anyone to access the right services i.e. housing, benefits, employment.

Across Forth Valley, a wide range of initiatives are working to improve mental health and wellbeing by addressing the broader social and economic factors that influence it. Through Community Planning Partnerships and Local Outcome Improvement Plans, we continue to embed whole-family and individual approaches that support positive mental health at every stage of life.

We are committed to preventing homelessness wherever possible by supporting people to remain in safe, secure, and sustainable housing. Our approach places strong emphasis on prevention and early intervention, promoting financial and housing security, building resilience and strong relationships, and fostering social connection and inclusion.

We will continue to build on strong partnerships with housing and homelessness services across Forth Valley to ensure timely and effective support for those at risk. This includes advancing the implementation of the *Ask & Act* duties introduced in the Housing (Scotland) Bill. These new statutory duties mark a significant step forward in making homelessness prevention a shared responsibility across the public sector. Public bodies, including social landlords, health boards, Police Scotland, and the Scottish Prison Service, will be required to proactively ask about an individual's housing situation and take early action to prevent homelessness. This proactive approach is designed to ensure people receive the support they need before reaching crisis point, reducing the trauma and disruption associated with homelessness.

Local third sector organisations play a vital role in engaging communities through initiatives that support employability, skills development, income maximisation, and access to advice and support. We remain committed to making the most of our community assets to tackle health inequalities and promote inclusion.

We also recognise that accessing the right advice and support can be challenging, particularly where barriers such as language, stigma, sensory loss, or rural isolation exist. While each local authority in Forth Valley maintains its own directories and signposting systems, we are committed to improving these to ensure information is clear, consistent, and accessible to everyone.

To achieve this, we will:

- Embed prevention and early intervention across all services, focusing on financial security, housing stability, and social inclusion.
- Strengthen partnerships with third sector organisations to support community-led initiatives that address the wider determinants of mental health.
- Advance implementation of Ask & Act duties, ensuring public bodies take proactive steps to prevent homelessness.
- Improve access to information and support, by mapping and enhancing local signposting systems to be clear, up to date, and accessible to all.
- Tackle health inequalities by making better use of community assets and ensuring services reach those most at risk.

PREVENT - Focus on tackling the root causes of poor mental health and wellbeing and health inequalities so everyone in the community can enjoy better mental health and wellbeing

Reduce the risks of developing serious mental health conditions and minimise their impact on overall wellbeing

3. Build resilience and confidence by helping people of all ages manage life's challenges and seek support when needed.
4. Support the mental & physical health and wellbeing needs of people including those living with long term mental health conditions, complex needs or a learning disability

We are committed to preventing poor mental wellbeing by equipping individuals with the confidence and skills they need to navigate life's difficulties. This means helping people believe in their ability to manage everyday pressures, build resilience, and seek support when needed, at every stage of life.

Prevention begins with empowerment. By fostering resilience, self-belief, and strong social connections, we can help individuals and communities thrive through education, peer support, and community-based activities. Strong local support starts with strong communities. National frameworks such as Scotland's Volunteering Action Plan and Public Health Scotland's Community-Led Approaches to Health Improvement highlight the importance of investing in local assets, such as buildings, outdoor spaces, and volunteer-led initiatives, as foundations for healthier, more resilient communities.

However, disparities in access to funding, infrastructure, and capacity, particularly in areas of high deprivation, can limit this potential. That's why we are working with Community Planning Partners to build the capacity of grassroots organisations so they can continue to play a vital role in supporting mental health and wellbeing.

A whole-system approach is essential for early prevention and, where needed, early intervention. Education services across all three local authorities are central to this, offering a wide range of supports for children and young people, from digital wellbeing tools and counselling services to evidence-

based resources and the SHOUT! text service for those in distress. These supports are already making a difference by helping young people manage challenges, reduce distress, and build the skills they need to stay well.

We also recognise that mental health is as important as physical health, especially for individuals with additional health needs. Understanding the gaps and opportunities to improve both physical and mental health, particularly in communities with the greatest need, will be key to improving wellbeing across Forth Valley.

To achieve this, we will:

- Promote resilience and self-belief through education, peer support, and community-based initiatives.
- Invest in local assets and infrastructure to support community-led health and wellbeing activities.
- Work with Community Planning Partners to build the capacity of grassroots organisations, especially in areas of high deprivation.
- Support schools, colleges and universities to deliver accessible, evidence-based mental health and wellbeing support for children, young people and adults.
- Improve early access to support through whole-system approaches that prioritise prevention and early intervention.
- Address inequalities by identifying and responding to gaps in both physical and mental health support, particularly for those with additional needs.

PROMOTE - Promote positive mental health & wellbeing free from stigma or discrimination

Raise awareness and understanding of mental health and wellbeing across the whole system, providing the right support when needed.

1. Maximise community-based health improvement opportunities that improve mental health and wellbeing and reduce social isolation across Forth Valley
2. Promote mental health education by using campaign resources that foster understanding, encourage openness, and support inclusive attitudes
3. Empower peer-led initiatives and community champions that enable us to talk about mental health and wellbeing and recovery, within local communities.

We recognise the growing demand for community-based mental health and wellbeing support, particularly services that promote peer support, social connection, and inclusive spaces where mental health can be openly discussed. These services play a vital role in tackling isolation and loneliness, reducing stigma, and ensuring people can access the right information and resources.

This need has been consistently highlighted through increased applications to local Mental Health and Wellbeing Funds and through engagement with people with lived experience, including focus groups. Across Forth Valley, a wide range of community-led initiatives are already making a difference. These include:

- Befriending services for people from refugee, asylum-seeking, and resettled backgrounds, addressing trauma, isolation, and low confidence.
- Wellbeing and employability programmes for isolated young people, focusing on healthy living, life skills, and personal development.

However, many of these initiatives rely on short-term funding, which limits their sustainability and long-term impact.

We are committed to working collaboratively with Community Planning Partners to strengthen and sustain these efforts, recognising that strong community support is essential for long-term mental wellbeing.

Addressing Stigma and Discrimination

We know that stigma and discrimination remain significant barriers to mental health and wellbeing. Negative attitudes and mis conceptions can prevent people from seeking help, accessing services, or feeling included in their communities. Tackling stigma is essential to creating environments where mental health is understood, respected, and supported.

To achieve this, we will:

- Increase access to community-based supports through social prescribing and Community Link Worker programmes, working with partners such as CTSI, SVE, and FDAMH.
- Promote physical activity and active living by partnering with organisations like sportscotland and Active Stirling to support inclusive, mental health–friendly opportunities.
- Champion the SAMH Mental Health Charter for Physical Activity & Sport, encouraging local sport and fitness organisations to remove barriers and promote participation for all.
- Collaborate with partners to deliver targeted mental health education to groups at greater risk of poor mental health, includ ing people experiencing homelessness, those affected by substance use, individuals living in poverty or deprivation, people with di sabilities or sensory loss, and minority communities
- Improve access to meaningful local activities, including volunteering, creative arts, gardening, and healthy eating across homes, communities, and care settings.
- Support the sustainability of community-led initiatives by advocating for longer-term funding and investment in local infrastructure and capacity.
- Embed anti-stigma principles across all community engagement and education activities, ensuring that campaigns, training, and resources actively challenge misconceptions and promote inclusive attitudes.

PROMOTE - Promote positive mental health & wellbeing free from stigma or discrimination

Deliver population mental health and wellbeing information and support across our communities that promotes positive mental health & wellbeing

4. Coordinate accessible mental health & wellbeing information and support that aids everyone to make informed decisions about their own mental wellbeing needs
5. Sustain digital based platforms improving the range of remote options to access the right level of information and supports

We aim to improve how people connect with mental health and wellbeing information, services, and self-management resources. This includes reviewing the range of digital platforms currently in use to identify gaps, barriers, and opportunities for long-term sustainability. Alongside this, we will map existing supports and develop a clear, user-friendly approach to communicating this information, making it easier for individuals to find and navigate the help they need.

A variety of effective and well-used digital tools are already available to support mental health and wellbeing. These include open-access applications that provide support for sleep and anxiety, as well as referral-based platforms offering CBT-based interventions for both young people and adults. In addition, schools offer a range of digital supports and structured interventions tailored to the needs of children and their families. We also recognise the important role of community pharmacies as regular points of contact within communities. By working closely with them, we can enhance access to advice and self-management tools at a local level.

To achieve this, we will:

- Assess and review digital platforms available across the life course to identify gaps, barriers, and opportunities for sustainable delivery.
- Map existing supports and develop a clear, accessible system for signposting mental health and wellbeing resources.
- Promote the use of trusted digital tools, including Sleepio, Daylight, Silvercloud, and parenting resources.
- Support schools in continuing to deliver tailored digital and in-person mental health supports for children and families.
- Strengthen partnerships with community pharmacies to improve access to local advice and self-management tools.

PROVIDE - People can confidently access mental health & wellbeing supports and services whenever they need them, for as long as necessary.

Deliver evidence-based mental health and wellbeing services in partnership with experts, people with lived experience, carers, and communities

1. Strengthen community integrated services through collaboration with all partner organisations to maximise independence within communities
2. Improve access to mental health crisis intervention services, taking account of issues of access, equity and the needs of high-risk populations
3. Provide high quality, coordinated specialist mental health care and treatment at the right time and in the right place with a focus on promoting recovery and independence

We are committed to working collaboratively with housing and wider support services to help people live independently at home and to support timely, well-planned discharges from hospital. Our approach focuses on delivering tailored, sustainable solutions for individuals experiencing poor mental health or living with long-term conditions. This includes ensuring access to safe, appropriate housing and wraparound support that promotes stability, recovery, and wellbeing.

By strengthening these partnerships, we aim to reduce delayed discharges, prevent avoidable admissions, and support people to thrive in their communities.

We also recognise that each person's experience of substance use and mental health is unique. Effective support must be shaped by individual needs and circumstances, and grounded in care that is person-centred, trauma-informed, and non-judgemental.

Both Alcohol and Drug Partnerships (ADPs) in Forth Valley are supporting work to make substance use support available in line with the Medication-Assisted Treatment (MAT) Standards and other relevant guidelines. Importantly, the principles of this Mental Health and Wellbeing Strategic Plan will

be embedded within ADP planning and delivery. This ensures a consistent, joined-up approach to supporting people with co-occurring mental health and substance use needs across Forth Valley.

Lastly, specialist mental health services must be effective, person-centred, and aligned with the needs of our local population. To ensure they are fit for purpose and deliver real value, we need a clear understanding of how services are performing, and the flexibility to adapt as population needs evolve.

To achieve this, we will:

- Work in partnership with housing, homelessness and wider support services to enable independent living, prevent homelessness and support timely, well-planned transitions from hospital to home.
- Ensure access to safe, appropriate housing and wraparound support for people with mental health challenges or long-term conditions.
- Work in partnership with ADPs to deliver integrated, accessible, and person-centred services that meet individual mental health and substance use needs.
- Improve access to timely crisis support through the continued delivery and development of the Distress Brief Intervention (DBI) programme in partnership with third sector organisations.
- Review the delivery of key services to ensure they provide the best value and meet the needs of those who use them. This includes and is not limited to mental health inpatient and rehabilitation services, community mental health services for older adults, learning disability services, waiting times for community mental health including psychology and CAMHS
- Co-design community-level support with Primary Care and third sector partners for individuals with mild to moderate mental health needs, while ensuring timely access to specialist interventions in the least restrictive setting.

PROVIDE - People can confidently access mental health & wellbeing supports and services whenever they need them, for as long as necessary.

Ensure seamless, barrier-free access to and transitions between organisations, services and supports

4. Streamline referral and treatment pathways for all mental health services and supports.
5. Improve transitions of care for child, adult and older adult services

Our vision for mental health care across Forth Valley is rooted in the delivery of high-quality, person-centred support that is timely, coordinated, and responsive to individual needs. This will be guided by the implementation of the Core Mental Health Quality Standards (2023) and the Psychological Therapies & Interventions Specification (2023).

A locally developed delivery plan will ensure that people receive the right support at the right time, with improved access and smoother transitions between services. These transitions—whether between child and adult services, primary and specialist care, or prison and community, are critical moments in a person's care journey. Strengthening existing protocols will help ensure continuity of care, coordinated planning, and support that is tailored to each individual's needs.

To achieve this, we will:

- Implement the Core Mental Health Quality Standards (2023) and the Psychological Therapies & Interventions Specification (2023) to guide consistent, high-quality care.
- Develop and deliver a local implementation plan to improve access and ensure timely, appropriate support across all services.
- Strengthen transition protocols between services and life stages to ensure continuity of care and reduce the risk of people falling through gaps.
- Promote coordinated, person-centred planning that supports individuals through key transitions, including from child to adult services, primary to specialist care, and prison to community.

Other Key Priority Areas

Suicide Prevention

Suicide continues to have a profound impact on individuals, families, and communities. Preventing suicide is a vital part of our commitment to improving mental health and wellbeing across Forth Valley. Suicide prevention efforts not only aim to reduce preventable deaths but also to provide compassionate support to those affected and help address the wider inequalities that contribute to suicide risk.

Forth Valley's emerging Suicide Prevention Action Plan is closely aligned with the priorities of this Mental Health and Wellbeing Strategy. With a vision to reduce suicide and its associated harms, the plan takes a whole-system, multi-agency approach. It focuses on building community resilience, improving awareness and responses to suicide risk, and ensuring timely, compassionate support for those affected. The plan also emphasises the importance of using local data and lived experience to shape suicide prevention activity that is well-planned, collaborative, and responsive to community needs.

This work will complement and strengthen our broader efforts to promote mental wellbeing, early intervention, and inclusive support across the region.

To achieve this, we will:

- Implement Forth Valley's Suicide Prevention Action Plan, ensuring alignment with the wider Mental Health and Wellbeing Strategy.

Our Public Health Approach to Neurodiversity

Across Forth Valley, we recognise the growing need to better understand and support neurodivergent individuals throughout their lives, from childhood into adulthood. As children transition into adult services, support can often become fragmented. In 2021, a national need was identified to improve the experiences and outcomes for autistic adults, adults with ADHD, and those with co-occurring neurodevelopmental conditions, both before and after diagnosis. It is essential to adopt a lifespan approach to neurodiversity, one that ensures continuity of care, timely access to support, and inclusive environments at every stage of life. In response, we are embracing a public health approach to neurodiversity, moving beyond a medical model focused solely on diagnosis and deficits. Instead, we are adopting a strengths-based model that values neurodiversity as a natural and important part of human variation. This approach promotes early intervention, reduces health inequalities, and fosters inclusive environments in schools, workplaces, and communities.

To achieve this, we will:

- Scope the existing neurodevelopmental pathway across Forth Valley to identify strengths, gaps, and opportunities for improvement across the lifespan.
- Develop a refreshed model of support aligned with the National Neurodevelopmental Standards, the NAIT Adult Neurodevelopmental Pathways report, and the UN Convention on the Rights of the Child (UNCRC).
- Embed prevention, early intervention, and equity as core principles in all neurodiversity-related planning and service delivery.
- Prioritise staff education, training, and development to ensure all professionals are equipped to understand, support, and work effectively with neurodivergent individuals.

Enabling Priorities

Developing our workforce.

We recognise that our workforce is large, diverse, and spans a wide range of experiences, skills, and organisations , including the third sector, local authorities, health services, volunteers, unpaid carers, and people with lived experience. This workforce is at the heart of delivering our shared vision for mental health and wellbeing across Forth Valley.

To achieve meaningful and lasting change, we are committed to a whole-system approach that actively supports and engages all our diverse workforce. supporting everyone involved. This strategic plan will be shaped by, and aligned with, wider programmes of work , such as workforce wellbeing initiatives and leadership development efforts. It aims to complement these by ensuring that everyone, regardless o f role or background, feels supported, valued, and heard, helping to prevent burnout and build a more sustainable, resilient workforce.

This includes strengthening collaboration with the third sector and creating formal recognition frameworks to acknowledge the vital roles of unpaid carers, volunteers, and people with lived experience.

The wider workforce must be central to planning and decision-making around service delivery. Their insights and lived experiences are essential to shaping services that are inclusive, responsive, and effective.

This work will align with and support broader initiatives such as the Culture Change & Compassionate Leadership Programme, which aims to embed a compassionate, values-driven culture across health and social care in Forth Valley.

Financial Sustainability and Best Value

To deliver this strategy effectively and responsibly, we must make the best use of available resources while ensuring services deliver meaningful outcomes for individuals and communities. Achieving financial sustainability and best value requires a clear focus on ethical commissioning, value-based care, and long-term planning.

Our commissioning approach across Forth Valley is guided by shared principles of collaboration, fairness, and a focus on what matters most to people. While each Health and Social Care Partnership (HSCP) may tailor its commissioning arrangements to local context, all are committed to delivering person-centred, inclusive, and sustainable services. We work in partnership with people with lived and living experience, third and independent sector organisations, and professionals across health and social care to co-design services that are responsive to local needs and aligned with national priorities.

An example of this in practice is the Dementia Commissioning Consortium, which has developed a hub-and-spoke model of support for people living with dementia and cognitive impairment. This model promotes early intervention, community-based care, and shared learning between clinicians and third sector partners. Building on this success, we will establish a Mental Health & Wellbeing Commissioning Consortium as a key action from this strategy, further embedding co-production and collaboration into how we plan and deliver services.

We are also committed to a Value-Based Health and Care (VBHC) approach, focusing on outcomes that matter most to people, such as improved wellbeing, independence, and quality of life. This means using our resources wisely to deliver care that is effective, person-centred, and sustainable. It involves listening to people's experiences, measuring real-life outcomes, reducing duplication, and investing in prevention and early support to avoid crisis and reduce long-term costs.

Finally, we recognise the importance of long-term funding models that support stability and sustainability, particularly for our third sector partners. We will explore opportunities to strengthen financial planning and ensure that commissioned services are supported to deliver lasting impact.

Digital Transformation and Innovation

Digital tools and data-driven approaches are essential to modernising mental health and wellbeing services across Forth Valley. By embracing innovation, we can improve access, empower individuals, and make services more responsive to changing needs.

However, we recognise that digital resources do not suit everyone. In Forth Valley, digital solutions will form part of a range of options, supporting prevention and early intervention while complementing in-person care where this is needed. This approach can also help reduce pressure on specialist services, ensuring that face-to-face support remains available for those who need it most.

At the same time, we acknowledge that digital exclusion remains a significant barrier, particularly for vulnerable groups such as older adults, people living in poverty, and those with neurodevelopmental conditions. Without reliable access to technology or the skills to use it, many individuals are unable to benefit from digital health services, online support, or virtual care pathways. This not only limits their ability to manage their wellbeing but also deepens existing health inequalities. Addressing digital exclusion is therefore critical to ensuring that mental health services are inclusive, equitable, and truly accessible to everyone.

To achieve this, we will:

- **Build in a Digital-First Approach**
  Consider digital options when designing services to give people more choice and control over how and where they access information and support—while ensuring face-to-face options remain available.
- **Maximise Innovation for Population Wellbeing**
  Make the most of new technologies and innovative approaches to strengthen our efforts in improving mental health and wellbeing across communities.
- **Tackle Digital Exclusion**
  Work with partners to improve digital access, skills, and confidence, ensuring that no one is left behind as services evolve.

Measuring and Monitoring Quality

Success will be defined by our ability to deliver meaningful and measurable improvements in mental health and wellbeing acros s Forth Valley. To achieve this, we will establish a robust and transparent approach to measuring progress and driving continuous improvement across the system. A performance and quality framework will be developed alongside the strategy and its implementation plans. This framework will provide a structured way to track progress over time, ensure accountability and align efforts across services and partners

It will include clearly defined short, medium, and long-term outcomes and indicators, tailored to local priorities and guided by the national Mental Health and Wellbeing Strategy's outcomes framework.

To ensure we are delivering high-quality, person-centred care, our approach will focus on four key priorities:

Develop a Clear Measurement Framework
We will create a system to monitor progress toward our goals, helping us understand what's working and where we need to improve.

Use Agreed Quality Methods
We will apply consistent, evidence-based methods to plan, measure, and monitor quality, ensuring we are doing the right things and doing them well.

Align Outcomes with National and Local Needs
Our outcome measures will reflect both national standards and the unique needs of our local communities.

Improve Data Sharing for System Insight
Better data and information sharing will support a whole system understanding of performance, enabling continuous improvement and high-quality care.

Moving Forward with the Strategic Plan

To deliver meaningful change in mental health and wellbeing across Forth Valley, we will take bold and collaborative action to transform service delivery, increase capacity, and improve outcomes. Strengthening relationships, improving communication, and enhancing understanding of available supports will be central to this work. We will prioritise person-centred future care planning, involving individuals, families, and carers to ensure wishes are known and respected across services. Key areas such as workforce development, commissioning, service redesign, and outcome measurement will be addressed through detailed implementation plans. Ongoing monitoring and evaluation will ensure services remain effective, responsive, and aligned with agreed person-centred outcomes.

Short-Term Goals (1–2 years)

Laying the foundation for system-wide change

Establish a governance framework to oversee mental health and wellbeing strategy delivery.

Develop a detailed implementation plan to guide actions and monitor progress.

Establish a commissioning consortium to coordinate mental health and wellbeing services across sectors.

Strengthen collaboration with community planning partners, including pharmacy, sport, education, and housing.

Roll out trauma-informed training across all sectors to build a shared understanding and approach.

Improve access to information through digital tools and community-based signposting platforms

Medium-Term Goals (3–5 years)

Embedding practices and expanding access

Embed trauma-informed and equity-focused approaches across all services and settings.

Expand early intervention and prevention programmes, especially for children, young people, and vulnerable groups.

Improve service transitions, such as from CAMHS to adult services or from prison to community care.

Enhance access to psychological therapies and sustain reduced waiting times.

Implement a refreshed neurodevelopmental pathway aligned with national standards.

Strengthen community-based supports to reduce reliance on inpatient care.

Long-Term Goals (6–10 years)

Achieving sustainable, system-wide impact

Reduce mental health inequalities across Forth Valley through targeted, data-informed action.

Demonstrate improved mental health outcomes using population-level data and evaluation.

Secure sustainable funding and workforce capacity across all sectors involved in mental health and wellbeing.

Fully integrate mental health & wellbeing into strategic planning and service delivery at all levels.

Foster a culture of co-production and innovation, ensuring continuous improvement across the system.

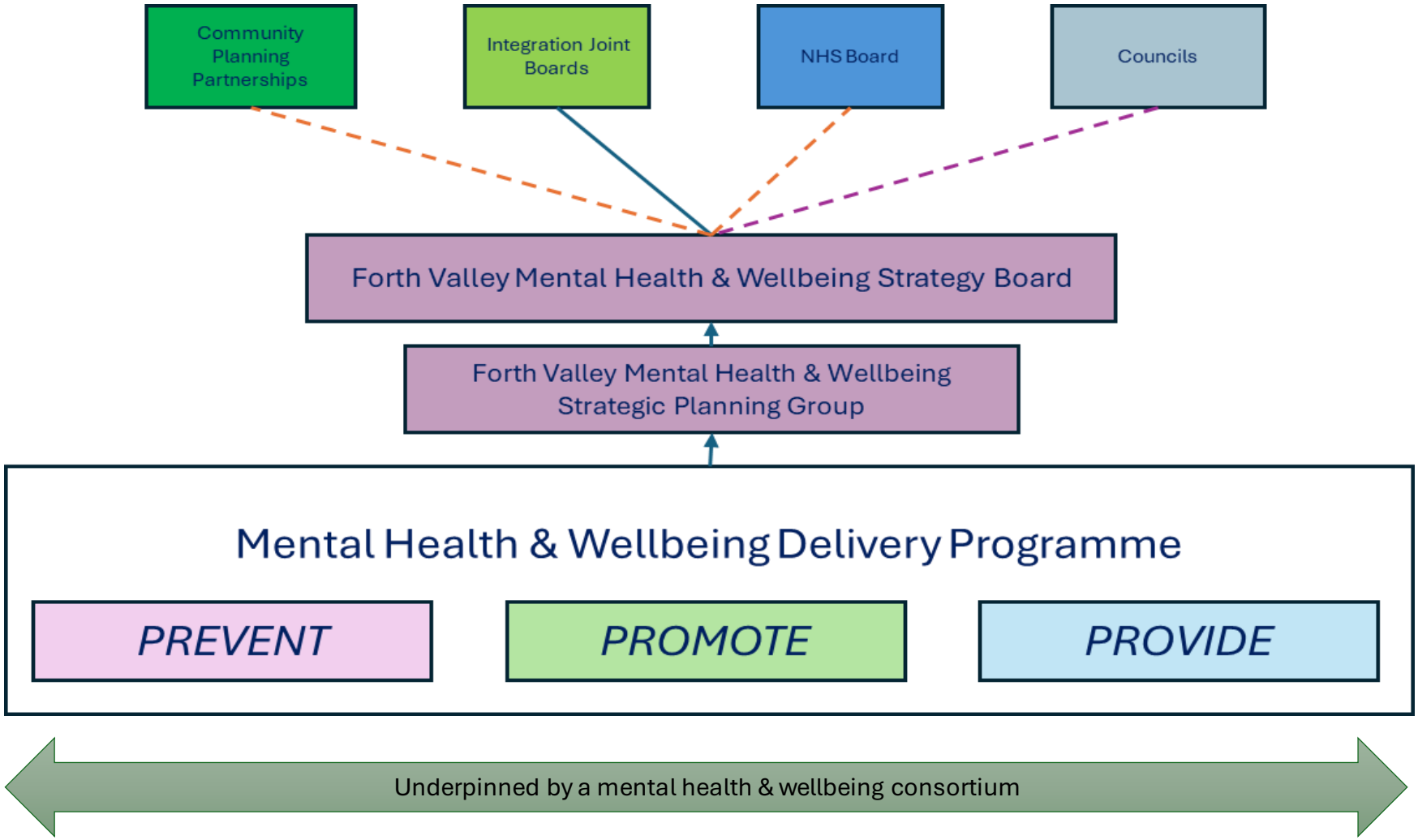
Governance

An outline of the proposed governance structure is set out below. A key factor in the success of this strategy will be ensuring inclusive representation from all stakeholders, including the vital voice of lived experience.

Oversight will be provided by a Mental Health and Wellbeing Strategy Board, with system-wide representation. Integration Joint Boards (IJBs) will retain overall accountability for the programme, ensuring alignment with both local priorities and national direction. We will also work in close consultation and collaboration with Community Planning Partnerships and NHS Forth Valley, recognising the importance of collective leadership and shared responsibility. This approach will provide assurance that strategic priorities are being progressed, including where appropriate within services that are not delegated to the IJBs.

To support delivery, the programme will be structured around a series of workstreams. While the illustrative headings *Prevent*, *Promote*, and *Provide* have been used at this stage, the final structure and focus of each workstream will be confirmed as the governance arrangements are formalised. Each workstream will be underpinned by clear local commissioning approaches to ensure accountability, alignment with strategic priorities, and effective implementation.

While this ten-year strategy acknowledges that meaningful change takes time, our shared ambition is clear:
To build a system that promotes positive mental health and wellbeing for everyone, enabling every person in Forth Valley to live well.


Community Planning Partnerships
Integration Joint Boards
NHS Board
Councils
Forth Valley Mental Health & Wellbeing Strategy Board
Forth Valley Mental Health & Wellbeing Strategic Planning Group
Mental Health & Wellbeing Delivery Programme
PREVENT
PROMOTE
PROVIDE
Underpinned by a mental health & wellbeing consortium

Appendix 1 - Key strategic drivers and references

There are a range of strategies, policies and reviews that this plan with need to align with (hyperlinks to documents are accessed by clicking on the underlined sections).

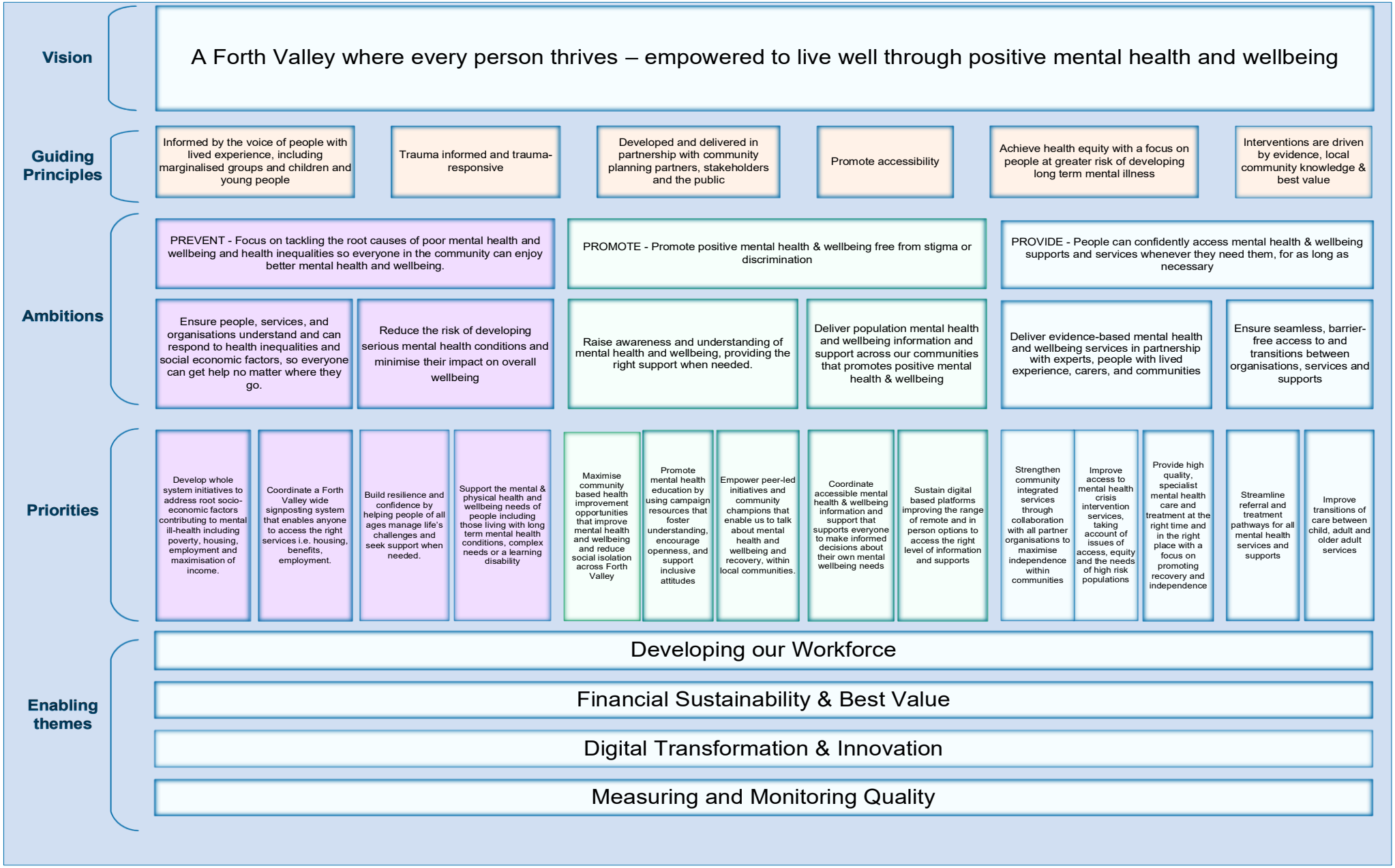
National

- Adults with Incapacity (Scotland) Act 2000
- Adult Support and Protection (Scotland) Act 2007
- Assisted Dying for Terminally Ill Adults (Scotland) Bill
- Care Reform (Scotland) Bill 2025
- Carers (Scotland) Act 2016
- Creating Hope Together: suicide prevention strategy 2022 - 2032
- Health & Care (staffing), (Scotland) Act 2019
- Health and Social Care Service Renewal Framework
- HM Inspectorate of Constabulary in Scotland (HMICS) Thematic review of policing mental health in Scotland Review
- Housing (Scotland) Bill
    - Ask & Act Duties for public bodies
- Independent Review into the Delivery of Forensic Mental Health Services (Scott review/Barron)
- Keys to life: Improving quality of life for people with learning disabilities
- Learning Disabilities, Autism and Neurodivergence (LDAN) Bill
- Mental Health (Care and Treatment) (Scotland) Act 2003
- Mental Health Strategy 2017-2027
- National Social Work Leadership: Establishment of a Chief Social Work Adviser and a National Social Work Agency.
- National Specifications for:
    - Core Mental Health Quality Standards
    - Psychological Therapies and Interventions
    - Child and Adolescent Mental Health Services (CAMHS):national service specification
    - Care and Treatment of Eating Disorders
    - Children & Young People - Neurodevelopmental Specification
- New dementia strategy for Scotland: Everyone's Story
- Scottish Government Mental health and wellbeing strategy
- Scotland's Population Health Framework
- Self-harm strategy and action plan 2023 to 2027
  BNHS Scotland - Blueprint for good governance: second edition
- Social Care (Self Directed Support) (Scotland) Act 2013

Local

- Autism strategy
- Creating a Healthier Falkirk: Strategic Plan 2023 – 2026
- Clackmannanshire and Stirling Strategic Commissioning Plan 2023 – 2033
- Clackmannanshire Council Local Outcome Improvement Plan
- Clackmannanshire and Stirling Dementia Commissioning Plan
- Clackmannanshire Housing Strategy
- Community (safety/justice) planning
- Falkirk Council Local Outcome Improvement Plan
- Falkirk Local Housing Strategy 2023-2028
- Forth Valley Palliative and End of Life Care Commissioning Plan
- Learning Disability Strategy/Dementia/Alcohol and Drug Partnership Falkirk
- Occupational health strategy
- Old Age Psychiatry Plan
- Professionals' strategy (AHP etc)
- Reprovision of inpatient services
- Self-harm strategy
- Stirling Council Local Outcome Improvement Plan
- Stirling Local Housing Strategy
- Transitions Policy and guidance
- Workforce wellbeing plans
- West of Scotland/Regional plans CYP etc

Appendix 2 – Forth Valley's Mental Health & Wellbeing Strategic Plan 2025-35



References

A pro bono bonus: The impact of volunteering on wages and productivity, Pro Bono Economics, Dr Jansev Jemal. 2024

A Roadmap for Creating Trauma-Informed and Responsive Change, National Trauma Transformation Programme

Children and young people - national neurodevelopmental specification: principles and standards of care

Poverty and mental health: A review to inform the Joseph Rowntree Foundation's Anti-Poverty Strategy. Mental Health Foundation and Joseph Roundtree Foundation (2016)

Scottish Government Mental health and wellbeing strategy (2023)

Social Care (Self-directed Support) (Scotland) Act 2013 Statutory Guidance

Social isolation and loneliness: Recovering our Connections 2023 to 2026

Appendix 2

Forth Valley Mental Health & Wellbeing Strategic Plan 2025-35

Key Themes from Engagement & List of Stakeholders Involved

The Citizen Space engagement asked 5 questions, and the key themes from the responses to each are below:

Q1: Will this plan meet the mental health and wellbeing needs of the people in Forth Valley?

- Lack of implementation detail
- Access and equity concerns (especially re children and young people)
- Staff wellbeing and workforce need considered
- Needs more about embedding trauma-informed practice
- Lack of third sector and community resources

Q2: Do we have the balance right between the three priorities of Prevent, Promote and Provide?

- Imbalance in implementation detail, with more about Provide
- Need to understand resources aligned to each priority
- Need for clarity and realism
- Need for accessibility and inclusion

Q3: What, if any, are the gaps that need to be considered?

- Early years and perinatal mental health
- Neurodivergent support
- Lived experience and peer support
- Workforce wellbeing
- Prison population
- Homeless population

Q4: How could you, your organisation or service contribute to this?

Positive offers of support from:

- Third sector and community organisations
- Healthcare services e.g. GPs, pharmacists
- Local authority services e.g. education, housing

Q5: Any other comments?

- Cultural and systemic change needed
- Monitoring and accountability needs to be built in
- Language and framing important

Many of these themes also arose via different engagement methods (e.g. in person sessions, email). The following additional themes were identified in this way:

- The needs of older adults – dementia and mental health
- The need for a whole system approach
- Resources
- Prevention and early intervention

The groups who engaged with the development of the plan were as follows:

Stirling Community Planning Partnership (CPP)
Clacks Alliance
Falkirk CPP
Falkirk Health & Wellbeing Forum TSI & SVE
FV-wide carers session
Lived experience - FDAMH
Lived experience - Action in Mind
Forth Valley Sensory Centre
Resilience Learning Partnership
Strategic Planning Performance & Resources Committee (NHSFV)
C&S Strategic Planning Group (C&S IJB)
Falkirk Strategic Planning Group (Falkirk IJB)
Joint Falkirk and C&S Senior Management & Leadership Team (SMLT)
Clacks Locality Planning Group (LPG)
Stirling Rural LPG
Stirling Urban LPG
Falkirk Centre LPG
Falkirk Locality LPG
Whole System Leadership Team
Falkirk HSCP SMLT
C&S HSCP SMLT
Falkirk Mental Health & Wellbeing Planning Group
Falkirk Employability Partnership
Children & Young People's Services strategic planning groups (Falkirk, Clacks, Stirling)
Joint SNA Children & Young People strategic planning group (FV-wide)
Women's & Children's services (NHSFV)
Tackling Poverty Group - Falkirk
TPP (Poverty) - Clacks
Stirling Tackling Poverty Group - Children Poverty Group
Clinical and social work staff - psychiatry, psychology, mental health nursing, mental health officers, social work, allied health professionals, pharmacy
Professional leads
Health promotion
Public health
Heads of Planning (NHS & HSCPs)
Senior Leadership Teams (both HSCPs)
HSCP commissioners and social care providers (Clackmannanshire, Stirling, Falkirk)
Staff Wellbeing Group
Primary Care - GP Leads, Associate Medical Director, Primary Care Mental Health nursing
Falkirk IJB
C&S IJB
Area Pharmacy Committee
Division of Psychiatry

In addition to engagement with the groups above, we also received 48 responses to the consultation on Citizen Space. About 40% of these were from individuals, and the rest were responses on behalf of a wider group. These included responses from:

General Practice
Alcohol & Drugs Partnership
Stirling Council
Community Planning

Clinical & Care Governance
Clackmannanshire Economic Regeneration Trust
Carers
People with lived experience
Stirlingshire Voluntary Enterprise
Education
Active Stirling
sportscotland
Prison Healthcare
Psychology
Scottish Fire & Rescue Service
Resilience Learning Partnership
Health Improvement
Rural Stirling Housing Association
Substance Use Services
Housing & Homelessness Services

Equality Impact Assessment Process

Equality & Diversity Impact Assessment
Guidance on how to complete an EQIA can be found here: https://www.equalityhumanrights.com/en/advice-and-guidance/guidance-scottish-public-authorities and here https://www.equalityhumanrights.com/en/advice-and-guidance/coronavirus-covid-19-and-equality-duty
Q1: **Name of EQIA being completed i.e. name of policy, function etc.**
Mental Health and Wellbeing Strategic Plan
Q1 a; Function ☐ **Guidance** ☐ **Policy** ☐ **Project** ☐ **Protocol** ☐ **Service** ☐ **Other, please detail** ☒ Strategy
Q2: What is the scope of this SIA

Service	Mental Health & Wellbeing Services	Other (Please Detail)	☐

Q3: Is this a new development? (see Q1)			
Yes	☒		

Q4: If no to Q3 what is it replacing?

Q5: Team responsible for carrying out the Standard Impact Assessment? (please list)
Jennifer Borthwick (NHS Forth Valley) [redacted] Nabila Muzaffar (NHS Forth Valley) [redacted] Lesley Fulford (NHS Forth Valley) [redacted] Paul Smith [redacted] Scott Williams (NHS Forth Valley) [redacted]; Sharon Horne-Jenkins (NHS Forth Valley) [redacted] Julia Ferrari (NHS Forth Valley) [redacted]; Fiona Bartley [redacted]; Lesley MacArthur [redacted]; Hazel Meechan (NHS Forth Valley) [redacted] Natalie Masterson [redacted]

Q6: Main person completing EQIA's contact details			
Name:	Lesley Fulford	Telephone Number:	[redacted]

Department:	HSCP Strategic Planning Department	Email:	[redacted]

Q7: Describe the main aims, objective and intended outcomes

To promote positive mental health & wellbeing for everyone, enabling every person to live well in Forth Valley.

Q8:
(i) Who is intended to benefit from the function/service development/other (Q1) – is it staff, service users or both?

Staff	Service Users	Other ☒ Please identify ___
☒	☒	Providers, third sector, independent sector

(ii) Have they been involved in the development of the function/service development/other?

Yes ☒	☐

(iii) If yes, who was involved and how were they involved? If no, is there a reason for this action?

Jennifer Borthwick (NHS Forth Valley) [redacted];
Nabila Muzaffar (NHS Forth Valley) [redacted]
Lesley Fulford (NHS Forth Valley) [redacted]
Paul Smith [redacted]
Scott Williams (NHS Forth Valley) [redacted];
Sharon Horne-Jenkins (NHS Forth Valley) [redacted]
Julia Ferrari (NHS Forth Valley) [redacted];
Fiona Bartley [redacted]
Lesley MacArthur [redacted]
Hazel Meechan (NHS Forth Valley) [redacted]
Natalie Masterson [redacted]

The people above were part of a Strategic Planning Group to develop the strategic plan. This included initial engagement with multiple people across over 30 groups.

Engagement groups across the Forth Valley area were with individuals with lived experience, unpaid carers, third sector, locality planning groups, sensory loss, community planning partnerships, senior leaders, staff engagement event and children and young people.

Subsequent to this the group engaged with a significant number of individuals and their families across a large number of groups on the draft plan, including online through Citizen Space an online engagement platform.

(iv) Please include any evidence or relevant information that has influenced the decisions contained in this SIA; (this could include demographic profiles; audits; research; published evidence; health needs assessment; work based on national guidance or legislative requirements etc)

Mental Health and Wellbeing in Forth Valley: Key Insights and Engagement Feedback Comments and Context

Engagement sessions aligned closely with the high-level messages from the Strategic Needs Assessment, particularly the recognition that **socio-economic factors play a significant role in determining mental health and wellbeing**.
Data analysis was conducted at both **local authority** and **intermediate zone** levels, revealing important differences across the three local authorities. For example:

Substance Use and Drug-Related Harm

- **Hospital Admissions**: Clackmannanshire and Stirling have drug-related hospital admission rates higher than the Scottish average.
- **Drug-Related Deaths (DRDs)**: Clackmannanshire consistently reports higher DRDs than Falkirk, Stirling, and the national average.
- **Women and DRDs**: Since 2019, drug-related deaths among women in Clackmannanshire have exceeded the national rate, with the gap continuing to widen.
- **Deprivation Link**: Deprivation is strongly associated with higher rates of substance use and related harms across all health behaviours.

Mental Health and Suicide

- **Suicide Rates**: Clackmannanshire has the highest suicide rates in Forth Valley. Falkirk also exceeds the national rate, particularly among the 11–25 age group.
- **Emergency Department Presentations**: While male attendance has remained stable, there has been a significant increase in female presentations for intentional self-harm, now returning to pre-pandemic levels.
- **Inpatient Activity**:
    - Decrease in admissions to mental health facilities.
    - Increase in admissions to non-mental health (acute) hospitals.
    - Rise in longer-stay admissions and detentions, indicating more severe mental illness requiring extended and compulsory care.

Prevalence and Burden of Mental Illness

- **Burden of Disease in Forth Valley**:
    - Depression (3.71%)
    - Anxiety (2.56%)
    - Schizophrenia (0.62%)
    - Other mental health conditions (0.5%)
    - Drug use (5.3%)
    - Alcohol-related conditions (1.85%)
    - Alzheimer's and other dementias (5.32%)
    - Self-harm and interpersonal violence
- **Local Prevalence**:
    - **Clackmannanshire** has the highest prevalence of anxiety, depression, schizophrenia, substance use disorders, self-harm, and prescribed medication rates.
    - **Falkirk** aligns with national averages but has higher prescribing rates for depression, anxiety, and psychosis.
    - **Stirling** reports lower-than-national rates across all indicators.

Sensory Impairment and Mental Health

- There is a significant association between visual impairment and depression, with prevalence estimates ranging from 12.4% to 43% among adults with visual impairment.
- **Engagement Feedback**:
    - *"Apple Pay is life-changing and promotes inclusivity."*
    - *"Physical spaces need consistency of design."*

    - *"Audio description of a menu in a restaurant is a great example."*
    - *"Learning the language of BSL requires resources, and any initiatives need to be sensory-loss led."*
    - *"QR codes for welcome desks are another example of what could be put in place."*

Community Engagement and Lived Experience

- **Guiding Principles** (informed by engagement sessions):
    - Trauma-informed approach
    - Co-production with community planning partners and people with lived experience
    - Focus on health equity and accessibility
    - Lifelong approach from birth to old age
    - Evidence-based and community-informed interventions
- **Direct Quotes**:
    - *"Needs to be more about trauma and its impact and prevalence in Scotland and the role this plays in people's mental health." – Resilience Learning Partnership*
    - *"It's massive but amazing." – Carer*
    - *"People need to first consider accessing 3rd sector mental health supports such as FDAMH and then being referred on to GP-based services when 3rd sector feels they have reached the limit of their capabilities." – GP*
    - *"We may need to step back from trying to support people with mild mental health 'issues' as we are medicalising things that need to be managed in other ways." – GP*

Strategy Development Feedback

- **Concerns Raised**:
    - Lack of implementation detail
    - Access and equity issues
    - Workforce wellbeing
    - Limited third sector presence in Stirling
- **Balance of Strategy**:
    - "Provide" section well-developed; "Prevent" section underdeveloped
    - Need for clarity, realism, and recognition that self-care does not replace services
    - *"Accessibility and inclusion are key – the use of QR codes excludes most of our populations."*
- **Identified Gaps**:
    - Early years and perinatal mental health
    - Neurodivergent support
    - Lived experience and peer support
    - Workforce wellbeing
    - Support for prison and homeless populations

Collaboration and Next Steps

- **Offers of Support**:
    - Strong interest from third sector organisations to contribute to implementation.
    - Education and housing sectors expressed willingness to collaborate.
    - *"There requires to be cultural and systemic change and a shift from punitive to ones of encouragement and empowerment."*
- **Final Draft**:

- All feedback has been incorporated into the final draft strategy, with the aim of addressing the concerns and priorities raised through engagement.

Q9: When looking at the impact on the equality groups, you must consider the following points in accordance with General Duty of the Equality Act 2010 see below:

In summary, those subject to the Equality Duty must have due regard to the need to:

- eliminate unlawful discrimination, harassment and victimisation;
- advance equality of opportunity between different groups; and
- foster good relations between different groups

Has your assessment been able to demonstrate the following: Positive Impact, Negative / Adverse Impact or Neutral Impact?

What impact has your review had on the following 'protected characteristics':	**Positive**	**Adverse/ Negative**	**Neutral**	**Comments** **Provide any evidence that supports your conclusion/answer for evaluating the impact as being positive, negative or neutral (do not leave this area blank)**
Age	x			Older people expressed support for this strategy and suggested it would benefit them greatly.
Disability (incl. physical/ sensory problems, learning difficulties, communication needs; cognitive impairment)	x			A number of engagement sessions have been held which included people with disabilities for example sensory loss, learning disability and mental illness to develop this commissioning plan. Staff across statutory, independent and third sector have been involved in the development of this strategy.
Gender Reassignment	x			People who are lesbian, gay, bisexual and trans are more likely to experience poor mental health or develop a mental illness. The reasons for this are complex, however may be linked to LGBTQ+ people's experience of discrimination, homophobia or transphobia, bullying, social isolation, or rejection because

				of their sexuality. It is essential that people's individual differences and experiences are recognised, and that support and treatment addresses these appropriately.
Marriage and Civil partnership			x	Not relevant to this strategy
Pregnancy and Maternity	x			Perinatal mental health was a gap in the first draft, and this is an important area that needs greater focus.
Race/Ethnicity	x			The available data around the mental health and wellbeing of people from ethnic minorities in Scotland is poor. Improving both local and national recording and reporting of mental health presentations and outcomes for people from ethnic minorities is recognised as a priority, particularly in pursuit of complying with the Equality Act.
Religion/Faith			x	Not relevant to this strategy
Sex/Gender (male/female)	x			The strategic needs assessment highlighted there were significant sex differences in the prevalence of specific needs. This is evident at both national and local levels E.g. • Prevalence for reported symptoms of anxiety, depression and self-harm was significantly higher in females than in males. • Prevalence of suicide in Scotland was significantly higher in males than females. • Men were almost twice as likely to exceed recommended weekly limits for alcohol consumption than women. These findings will be taken into account as the strategic plan is implemented, in

				particular when considering targeted interventions/support.
Sexual orientation	x			People who are lesbian, gay, bisexual and trans are more likely to experience poor mental health or develop a mental illness. The reasons for this are complex, however may be linked to LGBTQ+ people's experience of discrimination, homophobia or transphobia, bullying, social isolation, or rejection because of their sexuality. It is essential that people's individual differences and experiences are recognised, and that support and treatment addresses these appropriately.
Staff (This could include details of staff training completed or required in relation to service delivery)	x			Staff across statutory, independent and third sector have been involved in the development of this strategy.
Care Experienced people	X			Although data quality is improving it is still limited. According to The Independent Care Review (2020), care experienced people in Scotland are: • Almost twice as likely to have poor health • More than twice as likely to have experienced homelessness, • Over one and a half times more likely to experience severe multiple, disadvantage (homelessness, substance use, mental health, offending, domestic abuse). (The Money report, 2020; 10) Data found here

Cross cutting issues: Included are some areas for consideration. Please delete or add fields as appropriate. Further areas to consider in Appendix B				
Unpaid Carers	x			Two specific engagement sessions in the morning and at night for unpaid carers to support

				them at different times of the day on international carers day.
Homeless	x			Housing leads were involved in the consultation and put in views to citizen space.
Language/ Social Origins	x			Unpaid carers session had an Urdu speaker and a translator who fed back their views.
Literacy	x			Strategy will work to promote accessibility.
Low income/poverty	x			Engagement sessions in each of the localities covered this aspect
Mental Health Problems	x			Engagement sessions in each of the localities covered this aspect
Rural Areas	x			Engagement sessions in each of the localities covered this aspect
Armed Services Veterans, Reservists and former Members of the Reserve Forces	x			One locality group session included a representative from Wee County Veteran's and Supporters Group.
Third Sector	x			TSIs were invited to staff engagement events.
Independent Sector	x			Were involved in the consultation and put in views to citizen space.

Q10: If actions are required to address changes, please attach your action plan to this document. Action plan attached?

Yes ☐ **No** ☐

Date EQIA Completed	18/ 08 / 2025		
Date of next EQIA Review	DD / MM / YYYY		
Signature	[redacted]	Print Name	Jennifer Borthwick
Department or Service	C&S HSCP		

Please keep a completed copy of this template for your own records and attach to any appropriate tools as a record of SIA or EQIA completed. Send copy to: fv.clackmannanshirestirling.hscp@nhs.scot

Equality & Diversity Impact Assessment Action Plan

Name of document being EQIA'd:	Mental Health and Wellbeing Strategic Plan

Date	**Issue**	**Action Required**	**Lead (Name, title, and contact details)**	**Timescale**	**Resource Implications**	**Comments**

Further Notes:	

Signed:		Date:	

CLACKMANNANSHIRE COUNCIL

THIS PAPER RELATES TO ITEM 10

ON THE AGENDA

Report to: Clackmannanshire Council

Date of Meeting: 29 January 2026

Subject: HR Policies

Report by: Senior Manager (HR and Workforce Development)

1.0 Purpose

This paper invites Council to approve the revised Work / Life balance and Flexible Working Policy and Procedure, and the revised Carers Policy and Procedure.

2.0 Recommendations

Council is asked to:

2.1. Challenge and comment as appropriate.

2.2. Agree the policies and procedures.

2.3. Note the attached Equality Impact Assessments.

3.0 Considerations

3.1. HR and Workforce Development continues, as part of its rolling programme, to review and update the Council's policies and procedures related to HR, H&S, OD and Payroll.

3.2. In order to ensure collaborative and partnership, working the Council's policy group (which comprises TU colleagues, Management and HR) meet regularly to review and agree new/revised policies and procedures.

Work Life Balance and Flexible Working Policy / Procedure

3.3. Clackmannanshire Council has always encouraged flexible working and fully supports the provisions set out in legislation. This policy sets out the Council's approach to flexible working arrangements, balancing statutory requirements and ACAS best practice guidelines with the need for the working pattern to maintain or improve service delivery.

3.4. As a Council, we continue to transform the way in which we provide services and, as part of this transformation, recognise the need to move to more modern ways of working, which includes both the hours that are worked and the locations in which work takes place. Increased flexibility also has the potential to provide greater opportunities to support those members of staff seeking to have a greater degree of work/life balance.

3.5. Full agreement was reached on all aspects of the policy and procedure at both Policy Group, and at Tripartite.

3.6. No comments were received on the EQIA.

Carers Policy / Procedure

3.7. In addition to the Flexible Working procedure for all employees, the Council is committed to encouraging a positive culture of support for carers, recognising the demands of balancing work and caring responsibilities.

3.8. The Carers Policy provides extra support provisions for those who meet specific criteria as outlined in the procedure, and the procedure also provides advice and guidance to employees and managers.

3.9. Full agreement was reached on all aspects of the policy and procedure at both Policy group, and at Tripartite.

3.10. No comments were received on the EQIA.

4.0 Sustainability Implications

4.1. None.

5.0 Resource Implications

5.1. None.

6.0 Staffing Implications

6.1. TUs have been consulted in the development of the policies and procedures.

7.0 Exempt reports

7.1. Is this report exempt? Yes ☐ (please detail the reasons for exemption below) No ✓

8.0 Declarations

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

(1) **Our Priorities** (Please double click on the check box ☑)

Clackmannanshire will be attractive to businesses & 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** (Please detail)

Complies with relevant Council Policies

9.0 Impact Assessments

9.1 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)

Relevant EQIAs are included as appendices to each policy and procedure, and received no comments when considered by both Policy Group, and Tripartite.

9.2 If an impact assessment has not been undertaken you should explain why:

10.0 Legality

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

11.0 Appendices

11.1 Please list any appendices attached to this report. If there are no appendices, please state "none".

Flexible Working and Work/ Life Balance Policy
Flexible Working and Work/ Life Balance Procedure
Flexible Working and Work/ Life Balance EQIA
Carers Policy
Carers Procedure
Carers EQIA

12.0 Background Papers

12.1 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 ✓

Author(s)

NAME	DESIGNATION	TEL NO / EXTENSION
Alastair Hair	Senior Manager HR and WFD	2045

Approved by

NAME	DESIGNATION	SIGNATURE
Chris Alliston	Strategic Director – Partnership and Performance	[redacted]

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Work Life Balance and Flexible Working Policy

2025

Key Information:

Title:	Work Life Balance and Flexible Working Policy
Date Issued:	January 2026
Date Effective From:	April 2024
Version Number:	0.2
Document Type:	Policy
Document Status:	Awaiting Approval
Author:	Human Resources
Owner:	Human Resources
Approver:	Council
Approved by and Date:	TBC
Contact:	Human Resources

Revision History:

Version:	Date:	Summary of Changes	Name:	Changes Marked:
0.1	January 2019	Draft	SF	N/A
0.2	February 2024	Changes to policy in line with the Flexible Working (Amendment) Regulations 2023	DK	N/A
0.3	September 2025	Policy Review 2025	SW	N/A

1. POLICY STATEMENT

1.1 Clackmannanshire Council has always encouraged flexible working and fully supports the provisions set out in legislation, which allow all employees the statutory right to request a change to their contractual terms and conditions.

1.2 This policy sets out the Council's approach to flexible working arrangements, which is in accordance with the ACAS code of practice "The right to request flexible working: an ACAS Guide".

1.3 As a Council we continue to transform the way in which we provide services and, as part of this transformation, recognise the need to move to more modern ways of working, which includes both the hours that are worked and the locations in which work takes place.

1.4 Increased flexibility has the potential to provide greater opportunities to support those members of staff seeking to have a greater degree of work/life balance, by integrating home and work life more successfully.

1.5 The over arching principle of the flexible working policy is that the working pattern must maintain or improve service delivery and be cost effective. No changes to existing working patterns will be authorised if it can be evidenced that it will be detrimental to service delivery.

1.6 It is envisaged that increased flexibility and the introduction of flexible ways of working will contribute to the following:

- For the Council
  a) Productivity improvements.
  b) Reduction in absenteeism.
  c) Reduction in recruitment and retention costs.
  d) Reduction in required office space.

- For staff
  e) Increased motivation.
  f) Improved work satisfaction.
  g) Improved work life balance.
  h) Reduced levels of stress.

1.7 This policy and procedure aims to support all staff working in this environment and foster meaningful and sustainable ways of working smarter and more effectively.

2. SCOPE

2.1 This policy applies to all staff of Clackmannanshire Council from day one of employment. All employees have the right to request flexible working, regardless of personal circumstance from day one of employment.

Separate arrangements also exist for those employed under SNCT conditions of service.

2.2 Under the Children and Families Act 2014, all employees now have a statutory right to request a change to their contractual terms and conditions of employment to work flexibly, subject to the eligibility criteria set out above.

2.3 Requests for flexible working may be for any reason and are not restricted to employees with family care commitments.

2.5 Separate retirement options to allow staff to reduce their working hours and receive pension benefits are also available. Information on these options is available from LGPS (Falkirk) or STSS (Teachers).

2.6 Requests for flexible working are separate and distinct from the Council's special leave arrangements.

3. MONITORING AND REVIEW

3.1 Both Senior Management and Trade Union Representatives shall monitor the effectiveness of these procedures on a ongoing basis. Amendments will be made as and when deemed necessary and after consultation with recognised trade unions.

4. EQUALITY IMPACT ASSESSMENT

Policy Name	Worklife Balance and Flexible Working Policy
Department	HR
Policy Lead	HR
Equality Impact Assessment	
Stage 1 EQIA completed	**Yes**
Stage 2 EQIA completed	**Yes**
* In no please provide rationale	
Date Approved	TBC

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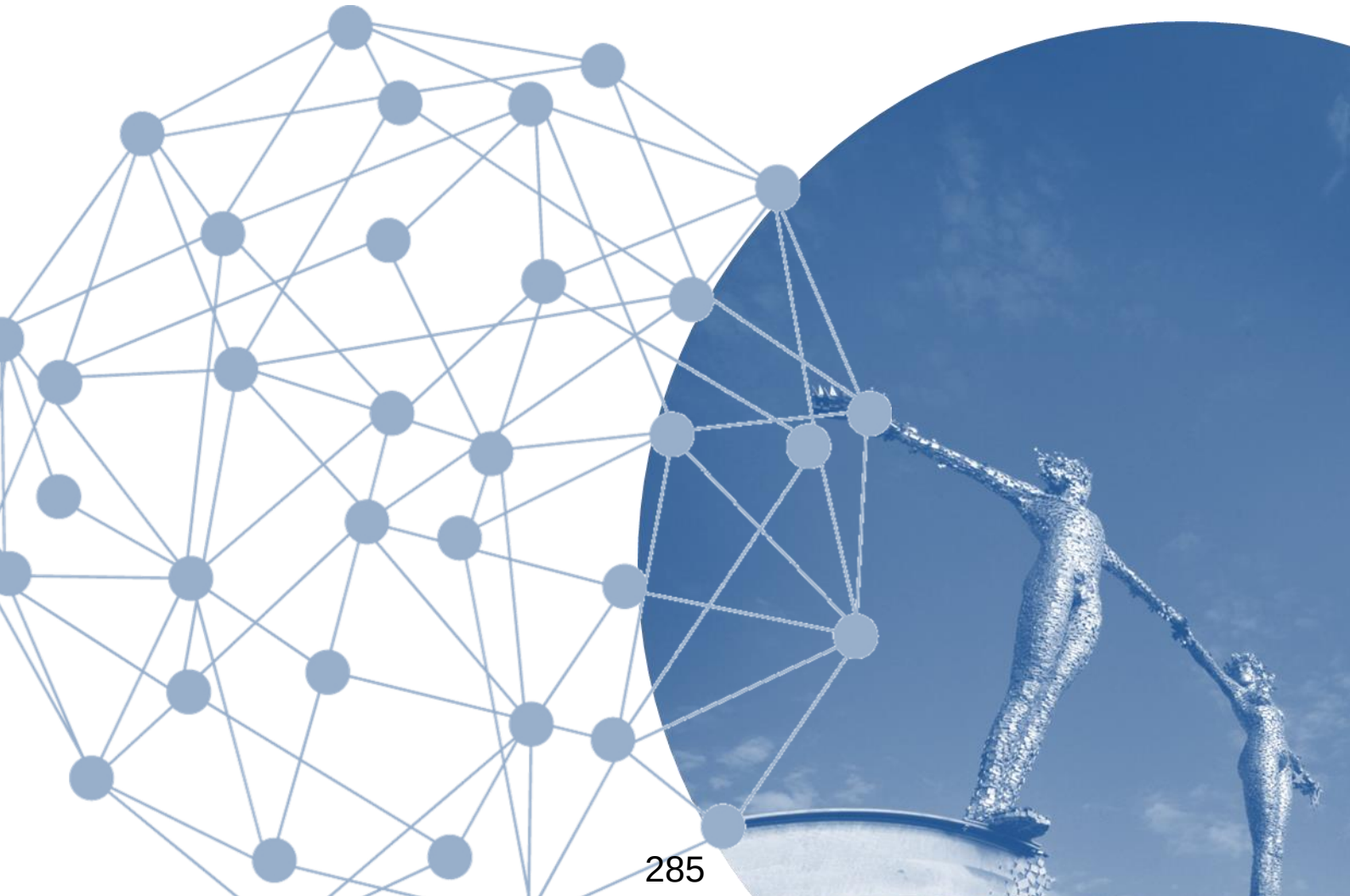
Work Life Balance and Flexible Working Procedure

2025



DOCUMENT CONTROL SHEET:

Key Information:

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Date Issued:	January 2026
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Owner:	Human Resources
Approver:	Council
Approved by and Date:	TBC
Contact:	Human Resources

Revision History:

Version:	Date:	Summary of Changes	Name:	Changes Marked:
0.1	January 2019	Draft	SF	N/A
0.2	February 2024	Changes to procedure in line with the Flexible Working (Amendment) Regulations 2023	DK	N/A
0.3	September 2025	Policy Review	SW	N/A

1. INTRODUCTION

1.1 The Council recognises that a better work-life balance can improve employee motivation, performance and productivity and reduce stress. Therefore, the aim is for the Council to support its employees to achieve a better balance between work and their other priorities, such as caring responsibilities, leisure activities, further learning and other interests. The Council is committed to supporting flexible working arrangements, provided that the needs and objectives of both the organisation and the employee can be met.

2. PURPOSE

2.1 To provide guidance on the required actions and responsibilities of the Council, line managers and employees in regard to Flexible Working.

2.2 To set out the procedural steps necessary for an employee's application to be considered.

2.3 This procedure applies to all staff employed with Clackmannanshire Council.

3. THE RIGHT TO REQUEST FLEXIBLE WORKING

3.1 All employees from day one of employment have the right to request flexible working, regardless of personal circumstances.

4. KEY POINTS

4.1 Requests must be in writing stating the date of the request, whether any previous application has been made and, if so, the date of that application.

4.2 Requests must be considered and a decision made within two months. We aim to complete the entire process within this timeframe; however, if this is not

possible, we will provide written confirmation of the delay, including the reason for the delay and the revised timescale for reaching a decision.

4.3 Employees may make up to two flexible working requests within any rolling 12-month period.

4.4 There is no requirement for the employee to explain what effect their request will have on the employer or how the impact might be dealt with.

4.5 Employers must consult with an employee before rejecting a flexible working request.

4.6 Employers must have a sound business reason for rejecting a flexible working request.

5. MAKING A REQUEST

5.1 To make a request for flexible working employees must complete a pro forma (appendix 1) stating:

- The date of the application, the change to the working conditions they are seeking and when they would like the change to come into effect. This should generally be for no more than 6 months in advance of the proposed change start date.

- If they have made a previous application for flexible working, the date of that application.

- If they are making their request in relation to the Equality Act 2010, for example, as a reasonable adjustment for disabled employee.

An employee may have only one live request for flexible working with their employer at any one time. Once a request has been made, it remains live until any of the following occur:

- a decision about the request is made by the employer
- the request is withdrawn
- an outcome is mutually agreed
- the statutory two-month period for deciding requests ends

5.2 A request continues to be live during any appeal or any extension to the statutory two-month decision period that an employer and employee may have agreed.

6. HANDLING REQUESTS FOR FLEXIBLE WORKING

6.1 Once a request has been received, the line manager should ensure the employee has access to the application form and arrange a meeting to discuss the request, wherever possible within two weeks from the date of the request. Whilst a meeting is considered good practice, it may not always be needed where the Service is happy to accept the request. It is helpful to have this discussion to ensure that the proposal being put forward meets both the needs of the Council and the needs of the member of staff.

6.2 Where a delay arises (for example due to annual leave), the member of staff should be informed as to the reasons for the delay and provided with an expected timescale by which their request will be discussed with them.

6.3 Staff will have the right to be accompanied by their trade union representative or a work colleague of their choice at the discussion meeting.

7. CONSIDERING A REQUEST FOR FLEXIBLE WORKING

7.1 It is important that any requests are considered carefully with the benefits and consequences of the requested changes in working conditions for the employee and the Council being considered.

7.2 When considering an application for flexible working managers should consider:

- **Customer Factors** (including other teams/sections and partners) - Can service provision be maintained/improved. Is demand tied to certain times of the day?

- **Job/Location Factors** - Can all of the duties be performed effectively from the location/in the working pattern envisaged? Are there information security issues? Is access to specialist information/equipment/reference materials or significant face to face contact with colleagues or customers required? Is access to premises available at the proposed times, if needed?

- **Cost/Saving Factors** - Including those associated with ICT equipment, travel, time/expenses, workplace priorities.

- **Team Factors** - Including morale; productivity; whether sufficient team members are available for cover if required

- **Employee Factors** - Including satisfaction, motivation, commitment, morale and productivity; initiative; time/workload management; communication and supervision arrangements; social isolation; reduction in travel time/cost; requirement for on-the-job training; health and safety issues that may apply to the employee such as lone working, working pattern, length of work periods/rest breaks and suitability of IT equipment.

- **Environmental Factors** - Reductions in energy consumption, carbon footprint. (e.g. reduced travel).

7.3 Managers should also take into account the following:

- The Council is under no statutory obligation to grant a request to work flexibly and the Council's ability to provide an effective service will be paramount.

- Where agreement is reached with one member of staff this will not set a precedent or create a right for another member of staff to be granted a similar change to his/her working pattern.

- There is no contractual entitlement to have a flexible working request approved.

7.4 There may be occasion when a service needs to consider more than one request. In doing so the following should be considered:

- Requests should be considered in the order they are submitted.

- Having considered and approved requests, managers should remember that the business context has changed and can be taken into account when considering the subsequent request.

- Where more than one request is received there is no requirement to make value judgements about the most deserving request. Managers should consider each application only on its merits looking at the business case and the possible impact of refusing a request.

- Any changes to a staff member's working hours as a result of a request for flexible working is regarded as a permanent variation to contract, unless agreed otherwise. With the exception of trial periods, once a change to a staff member's hours or place or work has been implemented, the employee has no automatic right to revert to their previous pattern of working at a future date.

- Variations may be considered in light of changing operational service needs or where the member of staff wishes to apply for a review. Appropriate

arrangements will be made to discuss the impact of further changes and reasonable notice to end or amend the existing arrangement will be given.

- Flexible working offers staff benefits but it is not intended to give the opportunity to increase salary. For example, where an employee has a request granted under this policy to change to working in a period or pattern for which an enhancement that they do not currently receive (e.g. unsocial hours, night work, weekend work, shift allowance).

- Only where a requirement to work shifts etc is set by management will any time-based enhancements be paid.

- Where a request is refused the member of staff should also be informed of their right of appeal.

8. WHY REQUESTS MAY BE REFUSED

8.1 Line managers must consider all requests in a reasonable manner and can only legally refuse them if there are evidenced business reasons for doing so, this reason must be from the following list:

- The burden of any additional cost is unacceptable to the Council.

- There is an inability to reorganise work among existing staff.

- Inability to recruit additional staff.

- The Council considers the change will have a detrimental impact on quality.

- The Council considers the change would have a detrimental effect on the Council's ability to meet customer demand.

- There will be a detrimental impact on performance.

- There is insufficient work during the periods the member of staff proposes to work.

- Planned structural changes pending in the next 6 months e.g. where the Council intends to reorganise and considers the flexible working changes may not fit with these plans.

8.2 If an employee has indicated that the request is being made as a reasonable adjustment for a disability under the Equality Act 2010, you must discuss this with your Service HR Business Partner if you are unable to accommodate this request.

8.3 Line managers must ensure that they are careful not to directly or indirectly discriminate against employees, for example when dealing with requests from employees with childcare responsibilities. It may be helpful to discuss any request they are not intending to approve with their Senior Manager or Service HR Business Partner.

8.4 Within a team or Service area, a previous flexible working arrangement which has been agreed will not automatically be approved for a subsequent employee. For example, if a team has already accommodated a number of part time workers, it may not be possible to support future requests, or a compromise may have to be reached around days/ hours worked to ensure adequate operational cover.

9. FOLLOWING THE MEETING

9.1 Once a decision is reached and has been approved, the employee should be advised in writing within two weeks of the meeting. The decision may be:

- That the Council agrees to the new work pattern and confirm the start date.

- That the Council agrees to a compromised flexible working arrangement.

- That the Council does not agree to the request and provides clear business reasons as to why the application cannot be accepted.

9.2 A start date for any arrangements should be mutually agreed.

9.3 It is the line manager's responsibility to ensure all the relevant paperwork is completed and sent to Human Resources, for example a work pattern change form or change form, to ensure i-Trent is updated correctly for leave and pay purposes. Once these changes have been processed this be confirmed in writing to the employee as an amendment to their current Statement of Particulars.

9.4 Any request that is accepted will make a permanent change to the employment contract. However, a trial period for a minimum period of 12 weeks and maximum period of 6 months can be utilised to see if the request works for both the Service and the employee. This should be mutually agreed and confirmed in writing. If mutual agreement cannot be reached, the service will aim to implement an arrangement that aligns with operational requirements.
At the end of the trial period a review meeting should be held and again the employee can choose to be accompanied by a work colleague or trade union representative. It should then be confirmed in writing that the arrangement is either now a permanent contractual change, or the employee reverts to their previous working arrangements.

10. APPEALS PROCESS

10.1 Wherever possible it is better to reach agreement on flexible working within the workplace. However, if the application is refused the following appeal process should be followed. Firstly, hold an informal discussion wherever possible - there may be some simple misunderstanding which can be resolved in an informal way.

10.2 If the member of staff still wishes to appeal against a manager's decision they must do so within 10 working days of being notified of the outcome of their request.

10.3 The appeal should be in writing and outline the grounds for making the appeal and submitted to the HR Senior Manager.

10.4 An appeal meeting will be organised with the relevant Senior Manager within 10 working days of receipt of the appeal. Normal working practices will continue until the appeal is concluded. If the meeting is delayed for any reason (for example annual leave) this will be clearly communicated to the employee and a date set.

10.5 If the Senior Manager has been previously involved in the decision made, an independent Strategic Director should hold the meeting to review the business rationale provided to ensure fairness and transparency

10.6 If the appeal is upheld, the Senior Manager will liaise with the original decision maker who will communicate the new working pattern and start date of the new arrangements to the individual and their line manager.

10.7 There is no further right of appeal.

11. OTHER FORMS OF WORKING FLEXIBLY

11.1 Working from home, mobile or peripatetic working and other forms of flexible working such as Flexitime are covered under the Alternative Ways of Working section of this procedure.

12. EXAMPLES OF FLEXIBLE WORKING

12.1 All forms of flexible working can be requested and considered, on the basis that this is suitable for operational needs. Some common examples are outlined below.

12.2 **Part Time Working** - This is an agreed regular pattern where a member of staff works fewer hours per week than a full-time employee.

12.3 **Job Sharing** – When two members of staff share the duties and responsibilities of one post. As with part time working, job sharing can allow you to work fewer hours in a day or fewer days in a week, which may suit your domestic circumstances. The Council can benefit from retaining experienced staff who may otherwise leave. Job sharing can provide the Council with the skills, knowledge and expertise of two people for the costs of just one post. The job share arrangement can be established from the creation of a new post or can be requested by the current post holder. The Council does reserve the right to refuse a request for job sharing where it may be/ proves to be difficult to recruit a job share partner to the other part of the role or where the nature of the role means it cannot be undertaken effectively on a job share basis. In addition, if a job share partner resigns or moves to another post etc the Council reserves the right to end the arrangement where appropriate if a new job share partner cannot be found.

12.4 **If job sharing is agreed** - See Job Sharing guidance.

12.5 **Temporary Change of Hours** -This is where there is an agreed temporary change to a staff members work pattern. In most cases, changes to hours will be on a permanent basis. However, it may be possible to agree this on a temporary basis (for a maximum period of 12 calendar months) if this suits service needs.

12.6 **Term Time Working** – This is where an employee reduces the total number of days, they work overall in the year by not working during predefined school holidays. Term time working must commence at the start of a Clackmannanshire Council School term. To agree this pattern there must be a significant reduction in workload during the school holiday periods or sufficient resources in the team to accommodate the extended periods of nonworking.

12.7 **Annualised Hours Working** - Annualised hours are where the period of time an employee works is defined over a whole year. Staff should agree with their line manager and commit to a number of hours and pattern of working over a 12-month period as determined by the needs of the service. Salary is paid in equal monthly instalments regardless of the number of hours worked in a specified period.

12.8 **Seasonal Hours Working** – Similar to the above arrangement, employees may work seasonal work patterns. This may include a period of zero hours working and the salary will be pro-rated and paid annually for all hours worked over a 12-month period.

12.9 **Compressed Hours –** Working compressed hours allows a member of staff to work fewer days overall by working longer hours on the days that they do attend. This can mean for example that they work a 9-day fortnight or a 4.5/4-day week. This pattern can be agreed between employee and manager to ensure the work pattern meets service delivery needs and that the agreed working day is not excessive for the employee to manage.

12.10 **Employment/Career Breaks** - Subject to the needs of the service a member of staff may take a break in employment (without pay and benefits) to look after family, to travel, do voluntary work or undertake training. The Employment/Career break will not affect continuous service calculations or entitlement. This is covered under the Council's Career Break procedures.

12.11 **Buying Annual Leave** - Members of staff may, subject to the needs of the service, buy additional annual leave with a reduction in monthly salary. Further details are available in the Scheme of Enhanced Leave procedures.

13. Responsibilities

13.1 Managers are expected to:

- Foster a culture of trust in working relationships.
- Consider current and foreseeable operational needs of the service and how different working arrangements could affect these.
- Consider the potential impact on other employees, internal and external customers and clients.
- Continue to measure the performance and output of all employees to maintain service standards.
- Decide whether flexible working arrangements can be supported, considering such factors as the staff members role and operational needs of the service.
- Determine whether the flexible working arrangement can be agreed on a temporary or permanent basis.
- Confirm any changes to the service HR Business Partner
- Deal with all requests on a consistent and fair basis.
- Explain and evidence the reasons for refusal.

13.2 Employees are expected to:

- Co-operate with management to facilitate a culture of trust.
- Outline, in their request, how they see their role and duties being fulfilled under the proposed flexible working arrangements.
- Collaborate with their line manager during the request process.
- Ensure the timing of their request allows sufficient opportunity for the line manager to fully consider the request.

15. ALTERNATIVE WAYS OF WORKING

When considering alternative ways of working for employees, this includes both looking at where work is carried out and also considering how work is carried out.

15.1 HOMEWORKING

Homeworking is one alternative way of working which may be suitable for some job roles within the Council. Please refer to the Council's Homeworking Policy and Procedure for more information and guidance on home working.

15.2 MOBILE/PERIPATETIC WORKERS – WORKERS WITH NO FIXED WORK BASE

15.3 There are a number of employee/employer relationships which are now different from the traditional 9-5 job. A person's employment status will determine their rights and their employer's responsibilities.

15.4 A peripatetic worker is someone who works in multiple locations. It refers to someone who works away from their normal work base or can also refer to someone who has no fixed work base. For example, a peripatetic teacher will travel from school to school providing a service.

16. KEY POINTS FOR CONSIDERATION

16.1 A health and safety risk assessment for these workers should be undertaken, considering the fact that they will be working away from the normal work base, or will have no base, and also what types of work will be carried out.

16.2 Time on-call can be classed as working time in certain circumstances.

16.3 Time spent travelling from home to the place of work (both at the beginning and end of the workday) would usually count as working time under this type of contract.

17. WHEN WE CONSIDER HOW WORK IS CARRIED OUT:

17.1 **Flexitime:** Flexi time is a form of flexible working that allows employees to accumulate additional hours that can be exchanged (with the prior agreement of their line manager) for the equivalent amount of time off.

17.2 This can work very well to motivate employees to cover business needs even outwith their fixed work pattern “core hours” and improve flexibility and service delivery. Equally it allows the employee in quieter times to enjoy additional leave for improved work/ life balance.

17.3 The band for flexible working allows you **1 hour of flexibility** at the beginning and at the end of your working day.

17.4 If you work in an office which operates standard opening times for example 9am to 5pm, the band will be 8am to 6pm. Note: Where the standard hours are 9am

to 5pm an employee would be unable to accrue any hours prior to 8am or after 6pm unless prior agreement reached with their line manager.

17.5 Flex days should be requested in the same manner as annual leave through the i-Trent system and can be refused for business reasons/ office cover etc.

17.6 However, Flexitime is not suitable for all roles, for example a customer-facing role with fixed hours of cover and therefore must be agreed between line manager and employee. A maximum of 13 flexi days, or combination of full and half days, can be taken in a full year. Flex sheets must be kept up to date and can be checked by line managers at any point. Any abuse of the flex-time scheme may result in this being withdrawn or in a formal Disciplinary process for the employee for a serious abuse of the scheme.

17.7 Credit hours are the times worked in excess of contractual hours within the settlement period. Debit hours are the number of hours worked less than the normal contractual hours.

17.8 Within the scheme the maximum credit balance which you can normally carry into the next settlement period is 2 working days.

17.9 The maximum debit which you may normally carry forward is 1 working day. With prior agreement, your Service Manager may allow a greater deficit to accrue up to 2 working days, for example severe weather or to assist you with urgent childcare problems. Your manager will only consider allowing a carry over debit of more than 2 working days in exceptional circumstances.

17.10 The above times are pro-rata for staff who work nonstandard working hours.

17.11 Routine GP appointments or dental treatments should normally be arranged at the beginning or end of the working day, whenever possible. No credit will be received for these appointments.

17.12 Non-routine appointments should be agreed with your manager, in advance where possible and may count as a credit under the scheme, for more details please refer to the Special Leave procedures.

18. TOIL – TIME OFF IN LIEU

18.1 There may be times when it is appropriate for time off in lieu to be granted (for example for an employee working overtime). This must be pre-authorised by the line manager and the compensatory time off requested in the usual manner, in line with service requirements. All TOIL must be calculated on the same equivalent basis as payment would have been made.

19. PROCESSING OF PERSONAL DATA

19.1 The Council processes personal data collected as part of this procedure in accordance with its data protection procedure. In particular, data collected as part of this process is held securely and accessed by, and disclosed to, individuals only for the purposes necessary to action and manage this procedure.

20. MONITORING AND REVIEW

20.1 Both Senior Management and Trade Union Representatives shall monitor the effectiveness of this procedure on an ongoing basis. Amendments will be made as and when deemed necessary and, where appropriate, after consultation with recognised trade unions.

21. EQUALITY IMPACT ASSESSMENT

Policy Name	Worklife Balance and Flexible Working Procedure
Department	HR
Policy Lead	HR
Equality Impact Assessment	
Stage 1 EQIA completed	**Yes**
Stage 2 EQIA completed	**Yes**
* In no please provide rationale	
Date Approved	TBC

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

Title:
Work Life Balance and Flexible Working Policy and Procedure

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

Assessment is required

Summary of actions taken because of this assessment:

To be confirmed

Ongoing actions beyond implementation of the proposal include:

To be confirmed

Lead person(s) for this assessment:

Stacey Wright – HR Business Partner

Senior officer approval of assessment:

DATE:

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.

Step A – Confirm the details of your proposal

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

To set out clear procedures and entitlements for flexible working and work-life balance requests, ensuring fairness, consistency, and compliance with statutory legislation.

2. Why is the proposal required?

HR Policies and Procedure are reviewed on a regular basis, usually every 2-3 years to ensure they remain appropriate, up to date and in line with any legislative or other relevant changes.

3. Who is affected by the proposal?

All employees - Ensures equal access to flexible working for all employees. For example it enables carers, disabled staff, and parents to remain in employment.

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

special leave, maximising attendance, employee wellbeing and mental health initiatives, equality diversity and inclusion strategy, recruitment and retention policies.

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:

This proposal relates to individual flexible working requests, which are dealt with case by case and are therefore operational rather than strategic.

If the Council were to introduce a wider change to how flexible working operates across the organisation, that would be a strategic decision and would require assessment under the Fairer Scotland Duty.

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	Carers UK, CIPD, Scottish Government, and Government Equalities Office	Younger workers may have childcare responsibilities; older workers more likely to be carers.
Disability	"	Provides flexibility for disabled employees to manage conditions or appointments.
Race	"	Flexibility may support cultural/religious practices and reduce indirect barriers.
Sex	"	Women disproportionately request flexible working due to caring/childcare.
Gender Reassignment	Limited Data	Limited Data
Sexual orientation	Limited Data	Limited Data
Religion or Belief	Limited Data	Limited Data
Pregnancy or maternity	"	Enables phased return or adjustments to balance childcare.
Marriage or civil partnership (only the first aim of the Duty is relevant to this protected characteristic and only in relation to work matters)	"	Carers may be partners/spouses for those they care for.

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).
Socio economic disadvantage (if required)	"	Flexible working can help reduce costs associated with childcare, travel, and caring responsibilities, and can also make it easier for people in lower-income households to balance work and personal commitments. It may enable those from lower-income households to remain in or access employment by offering greater work–life balance. **Potential Risks:** • Not all roles can be delivered flexibly (e.g. front-line, rota-based or shift-dependent services). • This may result in lower-paid staff having less access to flexible working compared with office-based or higher-graded staff. • Could unintentionally widen inequalities if flexibility is perceived as more available to professional role.

7. Based on the evidence above, is there relevance to some or all of the equality groups? Y/ N/ unclear

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

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

No or Lack of evidence under Gender Reassignment, Sexual orientation, Religion or Belief compared to the other equality groups.

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:**

The procedure has been developed in consultation with recognised trade unions, along with elected manager representatives, all who will be involved in the review of the draft procedure at policy group. Discussion will take place at policy group on the content of the procedure and suggested amendments/additions will be agreed collectively. The Policy needs to be agreed at Council before it can be implemented.

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

To be confirmed.

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				
potential for developing good relations				
potential to advance equality of opportunity				

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				
potential for developing good relations				
potential to advance equality of opportunity				

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				
potential for developing good relations				
potential to advance equality of opportunity				

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				
potential for developing good relations				
potential to advance equality of opportunity				

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				
potential for developing good relations				
potential to advance equality of opportunity				

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				
potential for developing good relations				
potential to advance equality of opportunity				

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				
potential for developing good relations				
potential to advance equality of opportunity				

Pregnancy/maternity	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				
potential for developing good relations				
potential to advance equality of opportunity				

Marriage/civil partnership	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)				

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?				

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?

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	**No major change** 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.
	Adjust the proposal and/or implement mitigations 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.
	Continue the proposal with adverse impact 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.
	Stop the proposal The proposal will not be implemented due to adverse effects that are not justified and cannot be mitigated.

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:

To be confirmed.

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.**

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

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

Step G – Assessment sign off and approval

Lead person(s) for this assessment:

Signed:

Date:

Senior officer approval of assessment:

Signed:

Date:

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

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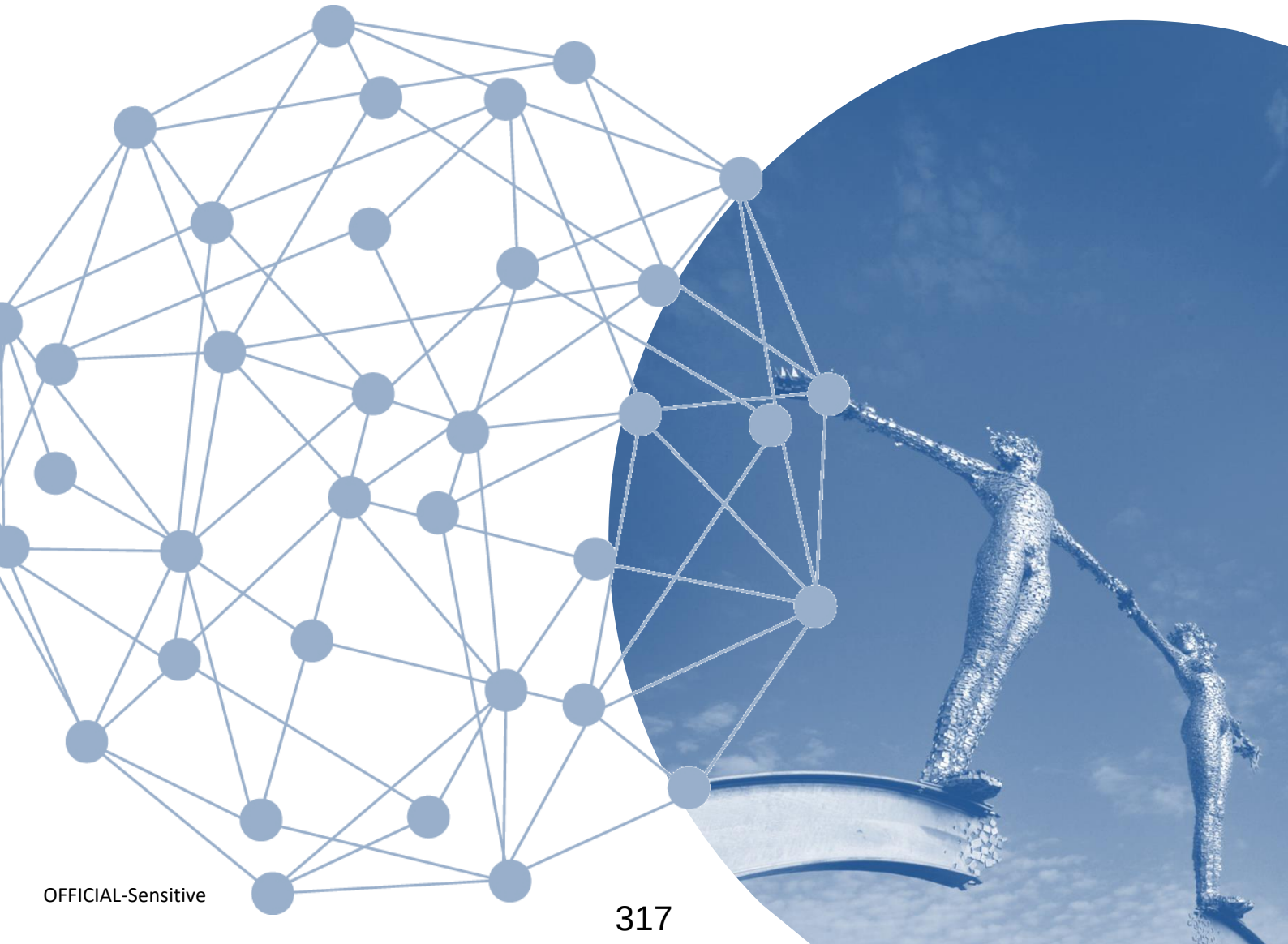
Carers Policy

2025



DOCUMENT CONTROL SHEET:

Key Information:

Title:	Carers policy
Date Issued:	January 2026
Date Effective From:	January 2020
Version Number:	2.0
Document Type:	Policy
Document Status:	Awaiting Approval
Author:	Human Resources
Owner:	Human Resources
Approver:	Council
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Revision History:

Version:	Date:	Summary of Changes	Name:
1.0	08.10.2018	Draft	C McHardy
2.0	30.09.2019	Final	C McHardy
3.0	xx.xx.xxxx	Draft	S Wright

Approvals: This document requires the following signed approvals.

Name:	Signature:	Title:	Date:	Version:

Distribution: This document has been distributed to

Name:	Date of issue:	Version:
Policy Group	02.09.2019	1.0
Tripartite	18.09.2019	2.0
P&P Committee	31.10.2019	2.0
To be updated		

1. Introduction

1.1 The Council are committed to encouraging a positive culture of support for carers recognising the demands of balancing work and caring responsibilities.

2. Policy Statement

2.1 Clackmannanshire Council are committed to ensuring flexible working arrangements are promoted for all employees and that requests are considered in a fair and objective manner subject to the needs of the service.

2.2 In order to apply for Carer's leave, employee's will only be eligible based on the specific definition regarding Carer's, which is detailed in the procedure.

3. Scope and Responsibilities

3.1 This policy and procedure applies to employees.

3.2 There are separate special leave provisions for Teachers which have been agreed at LNCT.

4. Processing of Personal Data

4.1 The Council processes personal data collected as part of this policy and procedure in accordance with its data protection policy. In particular, data collected as part of this process is held securely and accessed by and disclosed to individuals only for the purposes necessary to action and manage this policy and procedure.

4.2 The processing of personal data will be in line with the Council's privacy statement.

5. Monitoring and Review

5.1 HR will monitor the effectiveness of the policy on an ongoing basis.

5.2 Revisions and updates will be implemented by the Council following, if appropriate, consultation with recognised Trade Unions.

6. Equality Impact Assessment

Policy Name	Carers Policy
Department	HR & WFD
Policy Lead	HR & WFD
Equality Impact Assessment	
Full EQIA required	Yes [x] No* [ ]
* In no please provide rationale	
Date Full EQIA complete	All to be updated
Date Approved	"
Review Date	"

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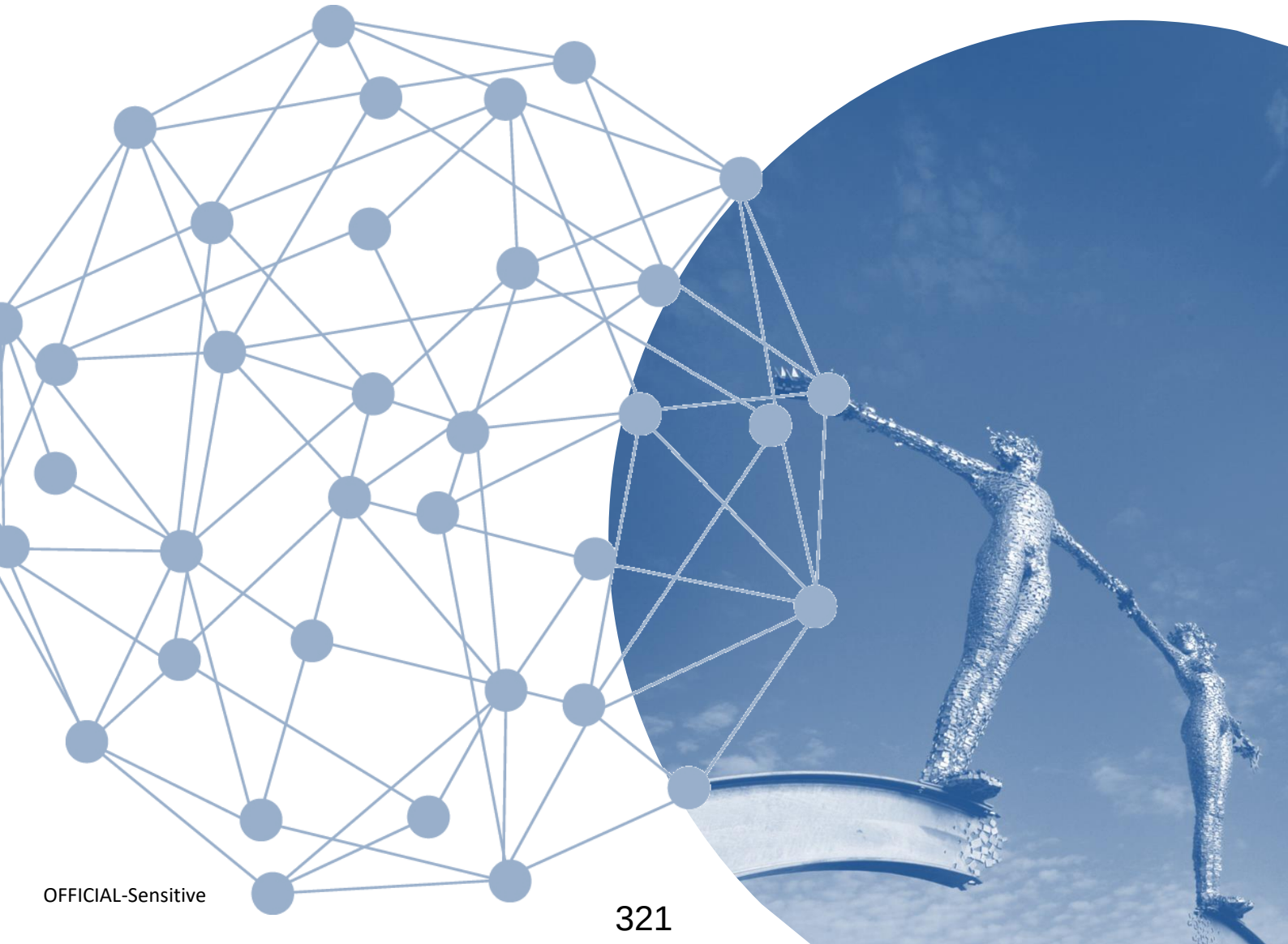
Carers Procedure

2025



DOCUMENT CONTROL SHEET:

Key Information:

Title:	Carers Procedure
Date Issued:	29.01.26
Date Effective From:	To be updated
Version Number:	1.0
Document Type:	Procedure
Document Status:	Awaiting Approval
Author:	Human Resources
Owner:	Human Resources
Approver:	Council
Approved by and Date:	A&S Committee
Contact:	HR & WFD

Revision History:

Version:	Date:	Summary of Changes	Name:
1.0	08.10.2018	Draft	C McHardy
2.0	30.09.2019	Final	C McHardy
3.0	xx.xx.xxxx	Draft	S Wright

Approvals: This document requires the following signed approvals.

Name:	Signature:	Title:	Date:	Version:

Distribution: This document has been distributed to

Name:	Date of issue:	Version:
Policy Group	02.09.2019	1.0
Tripartite	18.09.2019	2.0
P&P	31.10.2019	2.0
To be updated		

1. Purpose

1.1 The Carers (Scotland) Act 2016 took effect on 1 April 2018. The Act extends and enhances the rights of carers. This legislation will help ensure a better and more consistent support for carers so that they can continue to care, in better health and to have a life alongside caring.

1.2 Clackmannanshire Council are committed to ensuring flexible working arrangements are promoted for all employees and that requests are considered in a fair and objective manner subject to the needs of the service.

1.3 In order to apply for Carer's leave, employee's will only be eligible based on the specific definition regarding Carer's, which is detailed later in this procedure.

2. Introduction

2.1 The Council acknowledges that employees have to deal with the daily demands of caring for dependants as well as providing long term care for a seriously ill dependant.

2.2 The Council are committed to encouraging a positive culture of support for carers recognising the demands of balancing work and caring responsibilities.

2.3 Carer's leave is designed to help employees balance their caring responsibilities with their work commitments.

2.4 Offering a flexible working approach could enable carers to carry on working effectively. A flexible approach can attract and retain staff, reduce stress, increase productivity, reduce time off work due to sickness, improve service delivery and increase staff morale.

3. Scope

3.1 This procedure applies to employees.

3.2 There are separate special leave provisions for Teachers which have been agreed at LNCT.

3.3 The Council has a range of other procedures which support flexible working.

3.4 This procedure should be read in conjunction with the Family Friendly, Work Life Balance/Flexible Working and Special Leave procedures detailing, depending on individual circumstances, rights around time off for dependants, urgent domestic distress etc.

3.5 Parents and other individuals, who combine work with caring for dependents, have some specific rights protected by law. These include various types of leave and the right to be considered for flexible working.

4. Principles and Definitions

4.1 The Council recognises the implications and responsibilities under the Equality Act 2010.

4.2 This procedure enhances the support and assistance available to employees who have a responsibility of caring for a dependent who is affected by long term illness, disability or addiction.

4.3 The aim of this procedure is to inform employees about the availability of time off if they have caring responsibilities and what process should be followed to request carers leave.

4.4 All carers leave granted will be counted as continuous service for contractual purposes.

5. Rights and Responsibilities

5.1 Employees do not legally have to notify their employer that they are a carer. However, in a positive working environment, carers are more likely to notify their line manager of their responsibilities to enable a productive working environment and to support a work / life balance.

5.2 Line Managers should generally check on an employee's wellbeing regularly during one to one meetings and annual review meetings which can encourage open

dialogue with employees and provide opportunities for employees to raise anything that may be impacting on their general wellbeing.

5.3 Where a line manager is made aware of an employee with caring responsibilities, simple but effective action can be taken to enable carers to balance their caring and employment responsibilities.

6. Definitions

6.1 For the purpose of this procedure, a carer is defined as someone who provides support to a dependant who is affected by long term illness, disability or addiction who could not manage without this help. Examples may include a dependant who is ill, older and/or frail or disabled; or where there is a change in circumstances or health of a dependant who is ill, older and/or frail or disabled.

6.2 The Council recognise that carers undertake a wide range of duties including but not limited to; help with personal care; help with mobility; managing medication; practical household tasks; emotional support and help with financial matters / paperwork.

6.3 Employees will only be entitled to carer's leave if the person for whom they are taking time off is a 'dependant'.

6.4 A dependant is the employee's spouse or civil partner, child or parent; or a person who lives in the same household as the employee (other than individuals who live there because they are the employee's tenants, lodgers, boarders or employees).

6.5 Parents are also entitled to reasonable time off for dependents and the right to request parental leave and the right to request flexible working.

7. Entitlements

7.1 Employees are responsible for ensuring that they have appropriate care arrangements in place to meet their personal responsibilities.

7.2 There is no statutory right to carer's leave but the Council will allow employees with 26 weeks' service the right to request time off.

8. Time off

8.1 Carers leave may include the following:

8.2 *Emergency Carers Leave*

Will be short term, a maximum of 3 *working days* in a 12 month period and will be *paid leave*. This would usually occur in relation to family emergencies, when unforeseen and sudden serious ill health occurs with a dependent or care arrangements are temporarily disrupted or break down completely. The time taken should be enough for the carer to cope with the emergency or make any necessary long term arrangements. The employee may thereafter request annual leave or flexi leave if available. The time off requested for carer's leave must be requested, processed and approved through Itrent.

8.3 *Carers Leave*

In the case of a critically ill or injured dependant, the Council may allow carers to take paid leave up to *5 working days* in a 12 month period, which is in addition to emergency carers leave (detailed above) and can be taken in either full or half days. This must be requested, processed and approved through Itrent.

8.4 Additional Unpaid Carers Leave

Up to *12 weeks* leave can be requested in a leave year and will be *unpaid leave*. Time can be requested in individual blocks of no less than one week. A period of 2 weeks notice must be given by completing and submitting the application for carers leave form. This must be requested, processed and approved through Itrent to enable the deduction to be made from salary.

8.5 *Terminal Ill Health carers leave*

Paid leave may be available when dealing with the terminal ill health of a dependant which supported by appropriate certification from the dependants Doctor/Consultant

and must be provided to the line manager. This must be requested, processed and approved through Itrent.

8.6 The line manager, in discussion with the relevant HR Business Partner, will decide in each case whether carer's leave will be authorised and if so, how much leave will be authorised. This will vary depending on the circumstances for example:

- the relationship between the employee and the dependant
- the amount of time reasonably required to attend to the situation
- the distance to be travelled
- whether anyone else is available to help

8.7 Where employees may require additional time off work, consideration should be given as to whether any of the procedures detailed in section 3 apply.

9. Process to request time off

9.1 Employees must give their line manager as much notice as possible of the potential need to take carer's leave, explaining the reasons for this and how long they expect to be absent from work. In the first instance, this must be detailed on the request for carer's leave form (appendix 1).

9.2 The line manager will consider the request and will inform the employee whether or not the carer's leave is authorised and if so for how many days.

9.3 Requests for time off must then be requested, processed and approved on Itrent.

9.4 It is not unreasonable for the line manager to request evidence, as detailed in section 8.5, in order to confirm that the time off requested is covered by this procedure.

9.5 If an individual is permitted to take time off as carer's leave they will not be required to work extra hours to make up for the time they take off and will not need to use annual leave or flexi leave to cover the time off.

9.6 Carers leave should normally be granted however in exceptional circumstances where there would be a detrimental affect on the service the leave may be refused or postponed, in such cases, managers must discuss with the relevant HR Business Partner.

9.7 If employees do not follow this procedure or if there is any abuse or breach of this procedure, this will be treated as unauthorised absence, and will be dealt with under the Council's Disciplinary Procedure.

10. Benefits available to Carers

10.1 Carers should be given permission to have their personal mobile phone on and accessible at all times during work time, with minimal disruption to colleagues.

10.2 Carers can access the PAM assist counselling service if required, details available from Connect or the line manager.

10.3 Carers could make a self referral to Occupational Health or their line manager may refer the employee to Occupational Health to offer additional support if required.

11. What is not covered by carer's leave

11.1 Carer's leave is not available to deal with the following situations:

11.2 For other situations involving dependants, reference should be made to the Special Leave procedure. Employees cannot have time off if they knew about a situation beforehand. For example employees would not be covered if they wanted to take their child to hospital for an appointment, unless the definition of carer (section 6.1) applies.

11.3 In the event of the death of a dependant, relative or close friend employees may be entitled to time off in line with the Council's special leave procedure.

11.4 For long-term care arrangements requiring a change to terms and conditions of employment requests would be made under the Council's Work life Balance and Flexible Working Procedure.

11.5 Employees who are unwell or have been injured should follow the Council's Maximising Attendance Procedure.

11.6 For domestic emergencies, reference should be made to the Special leave procedure.

11.7 Where employees are unable to get to work due to adverse weather or travel disruption, in these circumstances, reference should be made to the Council's procedure on Adverse Conditions.

12. Pension Contributions

12.1 Employees should note that where they take unpaid leave there will be an impact on their pension.

12.2 For more information on this and how to make up pension contributions then Falkirk Council Pension Fund should be contacted directly on 01324 506329.

13. Processing of Personal Data

13.1 The Council processes personal data collected as part of this procedure in accordance with its data protection policy. In particular, data collected as part of this process is held securely and accessed by and disclosed to individuals only for the purposes necessary to action and manage this procedure.

13.2 The processing of personal data will be in line with the Council's privacy statement.

14. Implementation and Review

14.1 This policy is effective from 1 December 2025.

14.2 Both HR and Trade Union representatives shall monitor the effectiveness of the procedures on an on-going basis. Changes may result from employee, management and union feedback and/or from changes in employment legislation.

14.3 Revisions and updates will be implemented by the Council following consultation with recognised Trade Unions.

15. Equality Impact Assessment

Policy Name	Carers Procedure
Department	HR & WFD
Policy Lead	HR & WFD
Equality Impact Assessment	
Full EQIA required	Yes [x] No* [ ]
* In no please provide rationale	
Date Full EQIA complete	All to be updated
Date Approved	"
Review Date	"

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

Title:
Carers Policy and Procedure

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

Assessment is required

Summary of actions taken because of this assessment:

To be confirmed

Ongoing actions beyond implementation of the proposal include:

To be confirmed

Lead person(s) for this assessment:

Stacey Wright – HR Business Partner

Senior officer approval of assessment:

DATE:

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.

Step A – Confirm the details of your proposal

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

To provide structured support and leave arrangements for employees with caring responsibilities, exceeding statutory entitlements.

2. Why is the proposal required?

HR Policies and Procedure are reviewed on a regular basis, usually every 2-3 years to ensure they remain appropriate, up to date and in line with any legislative or other relevant changes.

3. Who is affected by the proposal?

The procedure is available to all employees within Clackmannanshire council, not all employees will be carers in their lives but if they are this policy and procedure has been created to best support them.

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

Potentially flexible working, special leave, maximising attendance, employee wellbeing and mental health initiatives, equality diversity and inclusion strategy, recruitment and retention policies.

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:

No, policy Is an operational/employee support measure.

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	**Scotland's Census & Carers UK**	Yes – older workers more likely to be carers; also relevant for younger employees with caring duties.
Disability	"	Yes – both carers and those they care for may have disabilities.
Race	"	Yes - some cultural groups have higher prevalence of unpaid caring responsibilities within extended families.
Sex	"	Yes - women are statistically more likely to be primary carers, however the policy is intended for all genders.
Gender Reassignment	**No/Lack of Data**	No/lack of specific data available on caring responsibilities among trans employees.
Sexual orientation	**No/Lack of Data**	No/lack of specific data available on caring responsibilities in relation to sexual orientation e.g. LGBTQIA+ Communities.
Religion or Belief	**Scotland's Census & Carers UK**	Yes - some faith communities place specific emphasis on family caring roles.
Pregnancy or maternity	"	Yes – overlaps with caring for dependants.
Marriage or civil partnership (only the first aim of the Duty is relevant to this protected characteristic and only in relation to work matters)	"	Yes – Carers may be partners/spouses for those they care for.
Socio economic disadvantage (if required)	"	Yes – data shows carers are more concentrated in deprived areas & unpaid carers are more likely to experience financial hardship, reduced income and limited career progression.

7. Based on the evidence above, is there relevance to some or all of the equality groups? Y/ N/ unclear

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

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

No or Lack of evidence under Gender Reassignment & Sexual orientation compared to the other equality groups.

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:**

The procedure has been developed in consultation with recognised trade unions, along with elected manager representatives, all who will be involved in the review of the draft procedure at policy group. Discussion will take place at policy group on the content of the procedure and suggested amendments/additions will be agreed collectively. The Policy needs to be agreed at Council before it can be implemented.

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

To be confirmed.

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				
potential for developing good relations				
potential to advance equality of opportunity				

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				
potential for developing good relations				
potential to advance equality of opportunity				

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				
potential for developing good relations				
potential to advance equality of opportunity				

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				
potential for developing good relations				
potential to advance equality of opportunity				

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				
potential for developing good relations				
potential to advance equality of opportunity				

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				
potential for developing good relations				
potential to advance equality of opportunity				

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				
potential for developing good relations				
potential to advance equality of opportunity				

Pregnancy/maternity	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				
potential for developing good relations				
potential to advance equality of opportunity				

Marriage/civil partnership	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)				

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?				

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?

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	**No major change** 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.
	Adjust the proposal and/or implement mitigations 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.
	Continue the proposal with adverse impact 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.
	Stop the proposal The proposal will not be implemented due to adverse effects that are not justified and cannot be mitigated.

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:

To be confirmed.

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.**

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

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

Step G – Assessment sign off and approval

Lead person(s) for this assessment:

Signed:

Date:

Senior officer approval of assessment:

Signed:

Date:

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

Councillor Jane McTaggart
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THIS PAPER RELATES TO ITEM 11 ON THE AGENDA

Motion to Clackmannanshire Council Meeting 29th January 2026

Council notes:

In November 2025, Scotland's Towns Partnership, supported by Stirling University's initiative, Understanding Scottish Places, redesignated Sauchie from a village to a town, in recognition of sustained growth in population, local services and, very importantly, Sauchie's strong and lasting commitment to community.

This recognition will have a positive impact on Sauchie's identity, with the possibility to create further development and investment opportunities, leading to a brighter future for Sauchie and its residents.

Council is asked to:

(I) Formally recognise and congratulate the people of Sauchie on this milestone and thank all those involved for their commitment and vibrant community spirit.

(ii) Look to support relevant signage within existing budgets to provide for Sauchie's new status as a town.

(iii) Subject to paragraph (ii) above confirm that Council will support Sauchie whenever possible to help it reach its full potential into the future.

Councillor Jane McTaggart
Ward 3, Clackmannanshire Central

13th January 2026