

# Supplementary Agenda



## Meeting of West Dunbartonshire Council

**Date:** Wednesday, 4 March 2020

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**Time:** 14:00

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**Venue:** Civic Space,  
Council Offices, 16 Church Street, Dumbarton

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**Contact:** Christine McCaffary, Senior Democratic Services Officer,  
Tel. 01389 737186 – [christine.mccaffary@west-dunbarton.gov.uk](mailto:christine.mccaffary@west-dunbarton.gov.uk)

Dear Member

### ITEMS TO FOLLOW

I refer to the agenda for the above meeting that was issued on 20 February and now enclose copies of **Items 6, 7 and 8** which were not available for issue at that time.

Yours faithfully

**JOYCE WHITE**

Chief Executive

Note referred to:-

- 6      GENERAL SERVICES BUDGET PREPARATION 2020/21                      51 – 176**  
**TO 2022/23 – BUDGET UPDATE: COUNCIL TAX AND**  
**BUDGET SETTING 2020/21**

Submit report by the Strategic Lead – Resources on the above.

- 7      HOUSING REVENUE ACCOUNT (HRA) BUDGET AND                      177 - 196**  
**RENT SETTING 2020/21**

Submit report by the Strategic Lead – Housing & Employability seeking approval of the updated HRA capital programme; the HRA revenue budget for 2020/21 and to agree the level of weekly rent increase for 2020/21.

- 8      PRUDENTIAL INDICATORS 2019/20 TO 2029/30 AND                      197 - 232**  
**TREASURY MANAGEMENT STRATEGY 2020/21 TO**  
**2029/20**

Submit report by the Strategic Lead – Resources seeking approval of the proposed Prudential Indicators for 2019/20 to 2022/23 and Treasury Management Strategy (including the Investment Strategy) for 2020/21 to 2022/23.

Distribution:-

Provost William Hendrie  
Bailie Denis Agnew  
Councillor Jim Bollan  
Councillor Jim Brown  
Councillor Gail Casey  
Councillor Karen Conaghan  
Councillor Ian Dickson  
Councillor Diane Docherty  
Councillor Jim Finn  
Councillor Daniel Lennie  
Councillor Caroline McAllister

Councillor Douglas McAllister  
Councillor David McBride  
Councillor Jonathan McColl  
Councillor Iain McLaren  
Councillor Marie McNair  
Councillor John Millar  
Councillor John Mooney  
Councillor Lawrence O'Neill  
Councillor Sally Page  
Councillor Martin Rooney  
Councillor Brian Walker

Chief Executive

Strategic Director - Transformation & Public Service Reform

Strategic Director - Regeneration, Environment & Growth

Chief Officer - West Dunbartonshire Health & Social Care Partnership

Date of issue: 27 February 2020

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**WEST DUNBARTONSHIRE COUNCIL****Report by Strategic Lead - Resources****Council: 4 March 2020**

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**Subject: General Services Budget Preparation 2020/21 to 2022/23 –  
Budget Update: Council Tax and Budget Setting 2020/21****1. Purpose**

- 1.1** To provide Members with an update in relation to both the revenue and capital budget process for 2020/21 to 2022/23.
- 1.2** To provide Members with an update on specific issues and projects and seek approval as appropriate.
- 1.3** To seek Members approval to set the General Services revenue and capital budgets for 2020/21 through approval of options to close the 2020/21 budget gap.
- 1.4** To seek Members approval to set the Council Tax for 2020/21.

**2. Recommendations****2.1** Members are asked to:

- (a) Note the updated position regarding projections for the revenue budget in 2019/20 as identified at 4.3 in this report;
- (b) Note the updated projected provisions and reserves position of the Council as identified at 4.4 in the report;
- (c) Note the projected outturn position for capital for 2019/20 as detailed in Appendix 1 including information in relation to the re-profiling of a number of projects and resources into future years;
- (d) It is therefore recommended that Members agree that officers should apply any available capital receipts to fund transformational spend in financial years 2019/20 to 2021/22 once the position is clear at each financial year-end;
- (e) Agree the proposed updated capital plan from 2020/21 as detailed in 4.5 of the report and Appendices 2 and 3 including approval of the recurring projects for 2020/21 to 2022/23 to allow officers to effectively plan ahead and new projects within the capital plan as detailed at 4.5.2 and 4.5.3 in this report;

- (f) Note the range of budget options available to Council in setting the budget and closing future projected gaps as detailed in Appendices 5 and 6;
- (g) Agree the proposal at 4.6 regarding shared services;
- (h) Agree the growth bids as identified at 4.9 of the report;
- (i) Note the updated projected cumulative funding surplus in 2020/21 of £0.393m; and cumulative projected funding gaps in 2021/22 of £5.521m; and 2022/23 of £12.538m (para 4.10);
- (j) Consider the savings options which may be agreed to set the General Services Revenue budget for 2020/21 and assist with future projected budget gaps; and
- (k) Agree to set a Band D Council; Tax for 2020/21 at a percentage increase between 3% (£1,270.84) and 4.84% (£1,293.54) with an assumed collection rate of 97.5%.

### **3. Background**

**3.1** The following funding gaps were reported to the January 2020 Council:

- 2020/21 £4.418m;
- 2021/22 £9.691m; and
- 2022/23 £16.989m.

**3.2** At Council in January 2020 an update was provided regarding the potential use of the second stage of the Loans Fund Review and the use of capital receipts. Members agreed to implement a further stage of loans fund review which was reported to generate £19.830m and that this would be used to reduce loan charge payments over a period of time, and also to set-up an earmarked reserve in relation to historic child abuse.

It was also agreed that the additional capital receipt value from the sale of the former Garshake Office and Our Lady & St.Patrick's sites would be held in reserve to be used for future use in reducing loan charge payments over time. At that time (January 2020 report) the use of the above was sufficient to close the projected gap, based on assumptions around the Scottish Government (SG) settlement, to:

- 2020/21 nil;
- 2021/22 £5.751m; and
- 2022/23 £12.747m.

**3.3** At Council in January 2020 it was reported that officers were finalising a set of savings options for Member consideration to close budget gaps.

3.4 At Council in January 2020 it was noted that the position was subject to amendment as the settlement became clearer and as all other assumptions were finalised.

3.5 The report to Council on the Long-term Finance Strategy in November 2019 identified the following funds available to the Council as at 31 March 2019:

	<b>£m</b>
<b>Reserves</b>	<b>10.998</b>
<u>Of which:</u>	
Earmarked	6.170
Unearmarked	4.828
<b>Prudential Target</b>	<b><u>4.192</u></b>
<b>Projected Free Reserves</b>	<b><u>0.636</u></b>
<b>Provision – for Equal Pay settlements</b>	<b>0.233</b>
<b>Provision – Voluntary Retirement/Severance</b>	<b>0.118</b>

3.6 The assumptions used in the Long Term Finance Strategy and continued within the budget update to Council in January 2020 was that the Council would see a small increase in funding from the SG, with an underlying assumption of a 0.75% funding reduction from 2020/21 offset by an expected increase in funding from changes to a range of distribution methodologies from 2020/21.

#### 4. Main Issues

##### 4.1 Scottish Government Settlement to Councils 2020/21

4.1.1 The SG made a budget announcement in Parliament on 6 February 2020 which included funding for local authorities, accompanied by a letter to Council Leaders regarding the funding for 2020/21 and a finance circular in relation to the detail of the financial settlement and funding support to local authorities for 2020/21 for revenue and capital.

4.1.2 The settlement has been particularly difficult to track year-on-year movements due to a range of changes in presentation and integration of new funding within the core settlement. For West Dunbartonshire Council the position is affected by population decline and some of the changes in distributions being lower than expected.

4.1.3 The letter and finance circular (the settlement) advises includes the following:

- Councils can increase Council Tax by 3% real terms or up to 4.84% cash terms (taking into account inflation);
- Additional £201m revenue and £121.1m capital funding to support early years expansion;

- In addition to £160m provided in 2019/20, a further £100m transferred from the health portfolio to support investment in health and social care;
- The £90m added in 2019/20 at Stage 1 of the Budget Bill is baselined;
- £88m of ongoing funding to maintain pupil:teacher ratio nationally and secure places for all probationers;
- Funding of £253m for teachers pay and pensions;
- £5.2m for implementation cost of the Barclay Review on Non-Domestic Rates: and
- New £50m capital Heat Networks Early Adopters Challenge Fund to support Councils ready to bring forward investment-ready heat networks.

There is no requirement to accept or reject the settlement offer (unlike in recent years), however the letter states that local authorities will, in return for this settlement, be expected to deliver certain specific commitments, though it is not clear what these are but are likely to be linked to:

- maintaining teacher numbers;
- implementing the expansion of early years provision;
- ensuring the Barclay Review funds are passed to the Valuation Boards to implement required changes; and
- a specific requirement that the additional £100m for health and social care means that local authority social care budgets for 2020/21 must be £100m greater than the 2019/20 recurring budgets.

**4.1.4** The revenue settlement for Scotland was stated by the SG to be a cash increase of £495m, however included is funding for SG commitments of £590m, so the underlying position is a £95m reduction. The capital settlement announced for 2020/21 is £763m, including funding for SG commitments of £171m, so general capital funding of £592m. The comparable funding for capital in 2019/20 was £709m. Accounting the new commitments this is a like-for-like reduction of £117m (17%).

**4.1.5** The Budget Bill (which is the whole of the SG budget for 2020/21, including the Local Government finance settlement) will now proceed through the parliamentary process, as follows:

- Stage 1 debate in Parliament – 27 February 2020;
- Stage 2 at Finance and Constitution Committee – 4 March 2020; and
- Stage 3 debate in Parliament – 5 March 2020.

Members will be aware that in recent years the SNP has required support from other parties within Parliament to get the budget approved. It is not clear whether any further funding will be provided as the Bill progresses this year.

**4.1.6** For WDC the year-on-year underlying position (after removing the effect of additional funding linked to SG commitments) is that revenue support funding has reduced by £1.855m, equating to a year-on-year reduction of 0.94% and



increases the budget gap by this sum. The capital grant is £1.955m less than had been estimated within the draft capital plan for 2020/21 as agreed on 27 March 2019 (10 year plan update).

**4.1.7** On 26 February 2020 the Cabinet Secretary for Finance announced the SNP had reached a deal with the Green party to allow the 2020/21 budget to progress through Parliament. This deal includes a provision of a further £95m to councils in 2020/21 to be distributed pro-rata to GAE distribution. This to be voted on at the first Parliamentary stage on 27 February 2020 and confirmed at stage 3 on 5 March 2020.

**4.1.8** Assuming the above is agreed, then the estimated distribution to West Dunbartonshire Council is £1.673m and has the effect of changing the settlement movement for the Council between 2019/20 and 2020/21 to a reduction of 0.09%, on a like-for-like basis.

**4.1.9** The deal also appears to include additional funding for:

- £15m specific grant capital funding for cycling, walking and safer streets – to be distributed on the basis of existing specific grant; and
- £25m additional funding for energy efficiency area based schemes – the distribution of this is to be discussed with COSLA.

**4.1.10** In relation to the Council's contribution to the HSCP for 2020/21, as was reported to November 2019 Council; the current policy set within the Long-term Finance Strategy is that the contribution would be set in relation to the Council's funding position from the SG. Following the settlement and the news regarding the additional £95m, the Council's contribution to the HSCP would reduce by £0.013m.

**4.1.11** The settlement, as noted above, provides a new £100m to support integration authorities. For WDC this equates to £1.700m, of which £0.068m is for school counselling, managed by Education, leaving £1.632m for social care.

**4.1.12** As stated above the settlement included £5.2m to support the implementation of the Barclay Review by Valuation Boards, in order to do this the funding needs to be passed through from local authorities to the Valuation Boards. The Council's share of this is £0.051m and the figures used in this report assume that this funding will be passed to the Valuation Joint Board.

**4.1.13** Part of the settlement was an update to Non-Domestic Rates poundages and a change to higher rate poundages for larger properties. The standard poundage increased to 49.8p in the £ in 20/21, compared to 49p in the £ in 2019/20. This increase being lower than expected. In addition a new "intermediate" rate was introduced for properties with a rateable value between £51,000 and £95,000 of 1.3p in the £, for these properties this is a reduction of 1.3p in the £. For Council properties these changes are estimated to reduce Non-Domestic Rates costs to the Council of around £0.090m.

#### 4.2 Council Tax

The settlement allows Councils to increase Council Tax by up to 4.84% in 2020/21. Current gap projections are based on a 3% increase in line with the Long Term Finance Strategy. If the Council Tax was increased by 4.84% this would raise an additional £0.640m in 2020/21 onwards. Members should consider this option when setting the budget taking cognisance of future gaps projected for 2021/22 onwards.

#### 4.3 Budgetary Control Projection for 2019/20

At the last Council meeting in February 2020 officers provided a report showing a projected year-end favourable position of £0.246m.

#### 4.4 Review of Reserves and Provisions

4.4.1 Based on the updated budget for 2020/21 officers have revised the Prudential Target to £4.305m. This requires an additional £0.112m to be retained as free reserves in setting the budget (from previous level of £4.192m).

4.4.2 Officers have revised the reserves and provisions since the Long-term Finance Strategy was reported to Council in November 2019 and the updated position is as follows:

- Officers have reviewed the required Equal Pay provision and the current provision of £0.233m remains appropriate;
- The Voluntary Retirement/Severance has been used as planned; and
- Earmarked funds have been reviewed and it has been identified that one previously earmarked reserve is no longer required, valued at £0.063m in relation to the development of the windfarm project; the remaining earmarked funds have either been spent or continue to be required for the purposes originally identified.

The above is summarised in the following which shows the projected levels of reserves and provisions held by the end of 2019/20:

<u>Unearmarked Reserves</u>	£m
<b>Position at 31/3/19</b>	<b>4.828</b>
<u>Changes</u>	
Budgetary control projection 2019/20	0.246
Council Decisions 2019/20: Use of reserves	-0.188
<b>Projected Un-earmarked Reserves at 31/03/20</b>	<b>4.886</b>
Prudential Target for 2020/21	4.305
<b>Projected Free Unearmarked Reserves</b>	<b>0.581</b>

4.4.3 Our external auditors in their annual report following the audit of the Council's Financial Statements for 2018/19, identified that the Council has low levels of reserves compared to other councils in Scotland, and suggested that

Members may wish to consider this position. It would be possible to increase the level of reserve in the Council's prudential policy to be higher than 2%.

- 4.4.4** In terms of the adequacy of reserves – the prudential level of reserves is viewed as being an adequate level to deal with any financial shocks to the budget, based on previous experience and future expectations specifically in relation to income streams. Should Members identify efficiencies or growth options to be funded from reserves, then the Prudential Reserve level should be considered. This level of free reserves is considered to be the free reserve level which the Council should not plan to be below.

#### Transformational Spend

- 4.4.5** A SG circular in March 2019 allowing Councils to use capital receipts to fund transformational projects until 2021/22 (including spend in 2019/2020). This option has not been used previously as capital receipts were relatively low and more recently aligned to fund a proportion of loan charges/ capital spend. The option does exist however to take advantage of this opportunity at this time. The Council has in recent years held an earmarked reserve (the Change Fund) to fund transformation projects and it would be possible, due to the level of capital receipts expected over the next three years to use these to fund some or all of these transformational costs. This would have the effect of allowing Council to un-earmark all or part of the Change Fund with the transformational costs funded from capital receipts rather than the revenue Change Fund. At the beginning of 2019/20 the Change Fund was valued at £2.654m. In addition the £0.118m Voluntary Retirement/Severance provision used in 2019/20 could also be funded from capital receipts.
- 4.4.6** As the actual level of capital receipts for 2019/20 to 2021/22 won't be known until the end of each financial year it isn't clear as to the value of this opportunity. It is therefore recommended that Members agree that officers should apply any available capital receipts to fund transformational spend in financial years 2019/20 to 2021/22 once the position is clear at each financial year-end. The potential benefit of this would be to maximise the ongoing value and available Change Fund reserve.

#### **4.5** Capital Plan Update

- 4.5.1** At Council on 27 March 2019 an update of the 10 year capital plan was approved. Officers have reviewed the plan to update it recognising progress made and any re-phasing of projects and anticipated funding that have been necessary, as detailed in Appendix 1. In addition a small number of new projects are proposed for inclusion in the plan from 2020/21. The result of this update is shown as Appendix 2 (spend) and Appendix 3 (resources) to this report. The new loan charges reflect the values anticipated within the draft budget book and the effect of new projects are shown below in 4.5.3. Appendix 4 provides information linking the capital plan to the Council's Asset Management Plans.

**4.5.2** The updated Capital Plan has a small number of changes of projects from the previous plan, the main ones being, as follows:

- Refurbishment of Glencairn House – project added following approval at August 2019 IRED Committee with a cost of £5.050m and expected match-funding of £2.300m and use of £1.000m transferred from the Regeneration capital budget – net additional cost of £1.750m;
- District Heating – budget added to allow the extension of the Queens Quay heat network beyond the boundaries of Queens Quay, subject to future approval of a business case and the expectation that the energy company would repay this investment to the Council;
- Schools Estate Investment Plan – budget added to upgrade schools subject to future approval and future SG funding;
- Windfarm project – project removed as currently the view of officers is that this project is likely to not proceed; and
- Depot Rationalisation project – re-phased.

**4.5.3** Included in Appendix 2, are a number of new projects identified during the budget preparation process which have been agreed by the CMT to be recommended for approval by Council, as summarised in the table below. If approved these projects will generate a charge to the revenue budget of £0.108m from 2021/22 with offsetting revenue savings of £0.108m, creating a break-even position in 21/22.

The project life values generates a charge to the revenue budget of £1.040m offset by the £0.145m saving giving a new net cost £0.895m by 2024/25. The project life costs exclude the expected SG funding anticipated for the schools estate and the repayment of the investment by the energy company re district heating. Both of these will reduce the financial impact of these investments significantly - £0.147m for to the district heating expansion. Unfortunately the SG funding for the next phase of school regeneration has not been published.

<b>Ref</b>	<b>Project Name</b>	<b>Value 20/21 (£m)</b>	<b>Net Project Life Value (£m)</b>
1	Glencairn House refurbishment (net of match-funding)	0.300	1.750
2	Purchase gritter vehicles to replace leased vehicles –revenue saving of £0.060m per year	0.400	0.400
3	Energy efficiency projects (net of match-funding)	0.532	0.532
4	Various ICT projects (net of match-funding)	0.670	1.880
5	Alexandria Community Centre sports hall re-flooring (net of match funding)	0.020	0.020
6	District Heating network expansion (net of anticipated grant funding)	1.750	5.000
7	Schools Estate Improvement Plan – next phase	0.000	25.800
	<b>Totals</b>	<b>3.672</b>	<b>35.382</b>

- 4.5.4** All of the above are new projects and this report seeks approval of funding for all projects as detailed at 4.5.2 and 4.5.3 above.
- 4.5.5** As a result of the above the capital funding requirement has been adjusted for re-phasing and the anticipated approval of the new bids listed at 4.5.2. This is reflected in the Treasury Management Strategy which is subject of another report to this meeting.
- 4.5.6** In considering capital investment Council requires to consider how affordable the planned capital investment is to the Council both in the shorter/medium term and in the longer term. The Council's external auditors have raised concerns around the level of borrowing which the Council currently holds, however analysis (which indicates that the Council is amongst the highest levels of borrowing in Scotland) includes the significant HRA investment in achieving Scottish Housing Quality Standard and ongoing costs of PPP investment.
- 4.5.7** As has been previously reported to Council, in the years leading up to the development of the longer term approach to capital planning the Council's level of investment in its General Fund assets was low as evidenced, for example, in the spend required to bring the schools estate to an acceptable standard. The current capital plan shows a cluster of planned spend concentrated from 2018/19 to 2022/23 and then reducing significantly thereafter. In addition to the required capital investment in "backlog" projects the Council has taken a pro-active approach to regeneration with two significant projects, with expectations of funding streams linked to these in terms of Queens' Quay and the Exxon site.
- 4.5.8** As was previously reported to Council, in considering affordability it is suggested that a key measure is not the value of borrowing, but the impact of the borrowing on future revenue streams. This aspect of borrowing is identified in the Council's Treasury Management Strategy and is considered when setting this strategy each year. The Strategy (which is a separate paper to be reported to this council) covers the period 2019/20 to 2028/29 and shows the ratio of cost of borrowing: net revenue stream ranging between 9.62% in 2020/21; 9.53% in 2021/22; and 9.73% in 2022/23.
- 4.5.9** The above reflects the current to medium-term picture and we must consider the impact of new borrowing into future years. Projections of this indicator for the Council show that at its peak (based on the attached draft refreshed capital plan, as appended) the Prudential Indicator will be 13.54% in 2030/31. Clearly there are numerous variables between now and that future date, such as future levels of investment; future levels of SG funding support; rates of interest at which borrowing is secured; and whether councils will have the ability to vary their own revenue streams (i.e. removal of restrictions on Council Tax increases or any successor). The current model assumes funding from SG revenue reducing by 0.75% per year.
- 4.5.10** In terms of affordability of the proposed plan it is the view of the CMT that the plan is affordable, though clearly will have revenue implications for future

years, these will require to be planned for in the normal manner through long term financial strategies and budget planning processes.

#### 4.6 Shared Services

As part of the ongoing shared management approach with Inverclyde Council the two Councils plan to implement a shared Fleet and Waste Manager post which will be held within West Dunbartonshire Council's management structure. It is proposed that this is implemented by 1 April 2020 and accommodated through the voluntary retirement of an employee. A report providing an update on the above will be remitted to the Shared Services Joint Committee in May 2020. This change will generate a saving of £0.040m per year from 2020/21.

#### 4.7 Corporate Services Committee February 2020

At the Corporate Services Committee in February 2020 a report was approved in relation to the West Dunbartonshire Leisure Trust delivery plan for 2020/21. This plan was approved and identified a reduction in cost of delivery which reduces the Council's financial contribution to the Leisure Trust by £0.153m in 2020/21.

#### 4.8 HSCP Funding

The most recent report on the 2020/21 budget to the HSCP Board on 19 February 2020 identified a budget gap of £1.536m for social care; this would increase by £0.013m per 4.1.7 to £1.549m. This has been updated by the Chief Officer and Chief Finance Officer of the HSCP and the gap is now £1.2m. As stated above the additional £100m of SG funding to support social care is valued at £1.632m. Due to the financial position it is recommended therefore that £1.200m is transferred to the HSCP and this will allow the Board to close the social care budget gap. The SG settlement for 2020/21 requires that IJB funding from Councils is at least £100m (across Scotland) more than the 2019/20 funding. The 2019/20 funding to the HSCP was £67.539m and the new funding based on allocating the £1.200m from the additional funding is £70.437m, and the increase is £2.898m, thereby satisfying the SG settlement rule.

#### 4.9 Growth Bids

During the budget process services have made bids for funding growth. These have been considered by the CMT and the following are recommended for approval:

Description	2020/21 £m	2021/22 £m	2022/23 £m
ADDITIONAL STAFFING – ASN NEEDS – BALLOCH CAMPUS	0.108	0.166	0.166
CONTINUATION OF PLACE AND DESIGN PANEL, AS PERMANENT ESTABLISHMENT. CURRENT FUNDED PERIOD ENDS 31/3/20	0.075	0.075	0.075
	<b>0.183</b>	<b>0.241</b>	<b>0.241</b>

#### 4.10 Updated Gap Projections to 2022/23

4.10.1 In the period since the January 2020 Council, officers have continued to review the budget projections for the next three years which, together with the effects of the various changes detailed above, updates the cumulative gap projections as follows:

UPDATE DETAIL	2020/21 £m	2021/22 £m	2022/23 £m
<b>GAP AT JANUARY 2020 COUNCIL</b>	<b>0.000</b>	<b>5.751</b>	<b>12.747</b>
EFFECT OF SETTLEMENT ANNOUNCED 6/2/20 (PER 4.1.6)	1.855	1.855	1.855
WDC SHARE OF £95M ADDITIONAL FUNDING (PER 4.1.8)	-1.673	-1.673	-1.673
HSCP REQUISITION CHANGE (PER 4.1.10)	-0.013	-0.013	-0.013
BUDGET ESTIMATES UPDATE – NDR POUNDAGE CHANGES PER 4.1.13)	-0.090	-0.090	-0.090
REVENUE IMPACT: DRAFT CAPITAL PLAN (PER 4.5.3)	-0.060	0.000	0.000
LEISURE TRUST COST REDUCTION (PER 4.7)	-0.153	-0.153	-0.153
HSCP SG RETAINED (PER 4.8)	-0.432	-0.432	-0.432
FURTHER BUDGET BOOK CORRECTIONS	-0.010	0.035	0.056
GROWTH BIDS (PER 4.9)	0.183	0.241	0.241
<b>CUMULATIVE UPDATED SURPLUS/GAPS</b>	<b>-0.393</b>	<b>5.521</b>	<b>12.538</b>

4.10.2 In order to continue to meet the Council's desire to identify and plan for medium term budgets and issues, indicative budgets for the following two years have been prepared which assume the same level of service as implicit within the 2020/21 budget along with further appropriate burdens. It is clear from the funding gap projections over the next three years that it is expected that significant gaps will be encountered, on this basis Members will wish to consider – when setting the 2020/21 budget – cost reduction options that manage this position over the next three years.

#### 4.11 Options to set the revenue budget 2020/21

4.11.1 As reported to January 2020 Council officers have identified a number of opportunities to close the 2020/21 budget gap through different approaches to revising policy on use of capital receipts, loans fund payments and reserves. These options are detailed within Appendix 5 to this report valued as follows, at the highest value where sub-options are available, cumulative:

- 2020/21 £1.640m;
- 2021/22 £3.159m; and
- 2022/23 £3.768m.

**4.11.2** In addition to the savings options available, there are other options available to close the budget gap for 2020/21, as follows:

- Increase the Council Tax by up to 4.84%. Increasing by 4.84% rather than the 3% currently assumed provides an extra £0.640m in 2020/21 and ongoing;
- Use of free reserves – as reported above the free reserves projected by the end of 2019/20 is £0.612m (table at 4.4.3) this can be used to close the gap; and
- Use of earmarked reserves – the Council has a range of earmarked reserves and Council can, should it wish, decide to un-earmark such reserves. Officers have reviewed the earmarked reserves and have identified £0.063m which can be freed-up due to circumstances changing.

It should be noted that this figure excludes the use of prudential reserves and officers recommend that the prudential reserve is retained at the level defined in the Council's current policy (2% of net revenue budget, excluding requisitions) due to ongoing potential variables described elsewhere in this report. Appendix 6 provides a summary of options.

#### Brexit

**4.13** As discussed in previous budget reports, there remains significant uncertainty as to how Brexit progresses and how this affects the UK economy. Depending on the route taken in exiting the EU it is possible that the UK economy will encounter a range of pressures which could result in the Bank of England base rate either increasing or decreasing. There is also the potential for price increases. Neither of these outcomes can be evaluated accurately in financial terms. It is expected that such potential price variations can be accommodated through ongoing budgetary control processes and careful monitoring of the impacts of whatever Brexit decision is reached by the UK Parliament.

## **5. People Implications**

**5.1** The potential staffing implications are shown within the savings options appended to this report and will be subject to consultation processes where appropriate and managed in accordance with the Council's Switch Policy (Organisational Change).

## **6. Financial and Procurement Implications**

**6.1** The Financial implications arising from the budget process are detailed in the report and appendices. There are no direct procurement implications arising from this report.



## **7. Risk Analysis**

- 7.1** Some of the capital plan projects have an assumption of match-funding and grant funding from SG and other agencies. There is a risk that some or all of these are not received. The business cases for these projects will require to be updated as funding becomes clearer and Members may require to consider the financial affordability of continuing with the projects.
- 7.2** There remain risks, as described above, around how the UK exits the European Union. The current budget assumptions are based on the UK budget announced in the Autumn of 2018 which stated that in the event of a “no deal” Brexit it was likely that the UK Government would require to reset the county’s finances. Such a move or any other impact of Brexit could have a significant impact on the Council and its financial position for 2020/21 and subsequent years.

## **8. Equalities Impact Assessment (EIA)**

- 8.1** All individual savings options have been screened and where relevant, impact assessed. Impact Assessments can be found as Appendix 7 to this report

## **9. Consultation**

- 9.1** Council agreed at its meeting in June 2020 that the consultation process for 2020/21 was not on savings options, but on preferred service spend priorities. The outcome of this process was reported to Council in November 2019. The views of Legal Services have been requested on this report and feedback incorporated herein. The public consultation process is defined within the detail of this report.

## **10. Strategic Assessment**

- 10.1** Proper budgetary control and sound financial practice are cornerstones of good governance and support Council and officers to pursue the 5 strategic priorities of the Council’s Strategic Plan.
- 10.2** The General Services revenue budget contributes to all categories by providing funding in specific areas to help the Council achieve and develop these priorities.

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**Stephen West**  
**Strategic Lead - Resources**  
**Date: 27 February 2020**

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**Person to Contact:** Stephen West, Strategic Lead - Resources, Church Street Offices, Dumbarton

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**Appendices:**

- 1: Capital Plan 2019/20 – Forecast Outturn;
- 2: Capital Plan 2020/21 – Proposed Spend;
- 3: Capital Plan 2020/21 – Proposed Resources;
- 4: Capital Plan 2020/21 – Links to Asset Management Strategy;
- 5: Savings Options;
6. Options Summary; and
7. Equality Impact Assessments.

**Background Papers:**

1. Long Term Finance Strategy and Budget Update Report – Council, 27 November 2019;
2. Budget Prioritisation - Engagement Results – Council, 27 November 2019;
3. Minute of Council meeting – 27 November 2019;
4. Council Draft Budget Book 2020/21 to 2022/23;
5. Budget Update Report – Council, 29 January 2020;
6. Minute of Council meeting – 29 January 2020;
7. Letter from Minister for Public Finance and Digital Economy – 6 February 2020;
8. Finance Circular 1/2002 of 6 February 2020; and
9. Equalities Impact Screening/Assessments

**Wards Affected:**

All

## Capital Projects Forecast Outturn and Rephasing 2019/20

	Budget 2019/20	Forecast 2019/20	Rephasing 2019/20	(Over) / Under Spend
	£000	£000	£000	£000
<b>Capital Financing</b>				
Resources Carried Forward - non cash	285	278	0	7
General Services Capital Grant	10,313	10,785	0	(472)
Ring Fenced Government Grant Funding	8,699	3,396	5,303	0
Match-funding/other grants & contributions	5,178	2,078	3,100	0
Anticipated Capital Receipts	12,592	(298)	12,890	0
Prudential Borrowing	40,618	41,005	(387)	0
CFCR	38	38	0	0
<b>TOTAL</b>	<b>77,722</b>	<b>57,281</b>	<b>20,906</b>	<b>(465)</b>
<b>Expenditure</b>				
<b>REGULATORY</b>				
Legal Case Management System	33	33	0	0
Air Quality Monitoring	2	1	1	0
Trading Standards Scam Prevention	4	4	0	0
Replacement GIS system and upgrade to eDevelopment Planning system.	51	51	0	0
<b>CCCF</b>				
Civic Heart Works - Refurbishment of Clydebank Town Hall	24	24	0	0
Transformation of Infrastructure Libraries and Museums	416	194	222	0
Upgrade of Clydebank Library	13	16	0	(3)
Online Payment System for Education Establishments	52	0	52	0
Free School Meals	131	31	100	0
Heritage Capital Fund	597	195	402	0
Telephone System Upgrade	15	0	15	0
Multi-Channel Queries -Webchat Technology	0	(17)	0	17
<b>REGENERATION</b>				
New Balloch Campus	18	28	0	(10)
Pappert Woodland Wind Farm	4	0	0	4
Office Rationalisation	490	558	0	(68)
Depot Rationalisation	1,084	80	1,004	0
Solar Panel Installation	135	8	127	0
Clydebank Community Sports Hub	52	30	22	0
New Clydebank Leisure Centre	3	3	0	0
Choices Programme - to assist young people who require additional support	185	185	0	0
Schools Estate Refurbishment Plan	22	22	0	0
Early Years Early Learning and Childcare Funding	2,977	2,977	0	(0)
New Levenvale Primary School All Weather Pitch	0	13	0	(13)
St. Patrick's PS New Play Upgrades	94	104	0	(9)
Dalmonach CE Centre	806	806	0	0
New Sports Changing Facility Dumbarton West (Old OLSP site)	333	10	323	0
Depot Urgent Spend	1	1	0	0
Building Upgrades and H&S - lifecycle & reactive building upgrades	4,078	4,078	0	0
Leisure Energy projects - air handling units, upgrade lighting, circulating pumps, and draught proofing	231	6	225	0
Kilpatrick School - New Build	56	173	0	(117)
OLSP - New Build	0	8	0	(8)
Aitkenbar PS, St Peters PS, Andrew Cameron EE&CC	108	66	42	0
Upgrade Lighting	95	95	0	0
Water Meter Downsize	16	16	0	0
Urinal Controls	45	30	15	0
Electricity Automatic meters	28	18	10	0
Energy Projects quick wins	10	10	0	0
Automatic Meter Readers	48	28	20	0
Oil to Gas Conversion	187	19	168	0
Purchase of 3 Welfare Units	78	0	78	0
Supporting the mobilisation of environmental health and trading standards officers	1	0	1	0
Regeneration/Local Economic Development	2,642	2,408	233	0
Queens Quay - Regeneration	4,279	3,383	896	0

	Budget 2019/20	Forecast 2019/20	Rephasing 2019/20	(Over) / Under Spend
	£000	£000	£000	£000
Regeneration Fund (included £3.5m for district heating per special council 20 october 2019 & december 2019)	4,860	4,166	694	0
Town Centre Fund	859	30	829	0
New Sports Changing Facility at Duntocher	300	3	297	0
New Sports Changing Facility at Lusset Glen in Old Kilpatrick	150	0	150	0
Holm Park & Yoker Athletic FC	314	307	7	0
New Westbridgend Community Centre	635	1	634	0
Exxon City Deal	1,096	200	896	0
Queens Quay District Heating Network	6,726	6,726	0	0
<b>HOUSING &amp; EMPLOYABILITY</b>				0
Invest in "Your Community Initiative"	158	158	0	0
Integrated Housing Management System	187	187	0	0
<b>RESOURCES</b>				0
Valuation Joint Board - Requisition of ICT Equipment	3	3	0	0
Making Tax Digital	40	0	40	0
Electronic Insurance System - claim/incident management system	7	7	0	0
<b>ENVIRONMENT &amp; NEIGHBOURHOOD</b>				0
Allotment Development	400	0	400	0
Community Capital Fund	568	568	0	0
Community Sports Fund	92	92	0	0
Environmental Improvement Fund	614	590	24	0
Kilmarnock Cemetery Extension	217	20	197	0
Levensgrove Park - Restoration & Regeneration	209	209	0	0
Posties Park Sports Hub - New sports hub to include Gym & running track	1,656	928	728	0
Public non-adopted paths and roads	548	548	0	0
Sports Facilities Upgrades	180	60	120	0
Vale of Leven Cemetery Extension	485	0	485	0
New Play & Recreation at Radnor Park, including MUGA	162	144	18	0
Auld Street Clydebank - Bond	188	188	0	0
Cycling, Walking and Safer Streets	147	147	0	0
Flood Risk Management	781	263	518	0
Footways/Cycle Path Upgrades	90	90	0	0
Infrastructure - Flooding	161	80	81	0
Infrastructure - Roads	5,478	4,984	494	0
A813 Road Improvement Phase 1	836	160	676	0
A811 Infrastructure Works	274	274	0	0
A811 Lomond Bridge	3,653	300	3,353	0
Protective overcoating to 4 over bridges River Leven	270	320	0	(50)
Strathclyde Partnership for Transport - Bus, cycling and walking infrastructure improvements & Park and Rides	550	550	0	0
Strathleven Park and Ride Car Park	35	52	0	(17)
Street lighting and associated electrical infrastructure	187	187	0	0
Turnberry Homes - traffic calming/ management at Turnberry housing development off Castle Road	7	0	7	0
Electrical Charging Points - Rapid Charge	170	170	0	0
Mandatory 20mph Residential communities	230	6	224	0
River Leven Flood Prevention Scheme	100	220	(120)	0
Gruggies Burn Flood Prevention	4,305	135	4,170	0
Vehicle Replacement	4,605	1,068	3,537	0
<b>EDUCATION</b>				0
AV Equipment - Education	150	150	0	0
Schools Estate Improvement Plan	1,442	3,118	(1,676)	0
<b>HSCP</b>				
Replace Elderly Care Homes and Day Care Centres	8,824	8,472	352	0
Special Needs - Aids & Adaptations for HSCP clients	757	757	0	0
<b>PEOPLE &amp; TECHNOLOGY</b>				
ICT Modernisation	1,101	997	104	0
ICT Security & DR	450	450	0	0
<b>DIRECT SUPPORT</b>				
direct support	3,022	3,502	0	(480)
<b>TOTAL</b>	<b>77,722</b>	<b>57,281</b>	<b>21,195</b>	<b>(754)</b>

Project	Prior year spend	Budget 2019/20	Forecast Outturn 2019/20	Updated Budget 2020/21	Budget 2021/22	Budget 2022/23	Budget 2023/24	Budget 2024/25	Budget 2025/26	Budget 2026/27	Budget 2027/28	Budget 2028/29
	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000
<b>RECURRING</b>												
Special Needs - Aids & Adaptations for HSCP clients		757	757	877	802	824	850	875	902	902	902	902
Building Upgrades and H&S - lifecycle & reactive building upgrades		4,078	4,078	3,090	3,090	3,090	3,090	3,090	3,090	3,090	3,090	3,090
ICT Modernisation		1,101	997	855	753	755	757	759	761	763	765	767
ICT Security & DR		450	450	390	402	1,000	0	0	0	0	0	0
Infrastructure - Flooding		161	80	181	100	100	100	100	100	100	100	100
Infrastructure - Roads		5,478	4,984	3,674	3,180	3,180	3,180	3,180	3,180	3,180	3,180	3,180
Vehicle Replacement		4,605	1,068	4,900	631	218	1,300	1,300	1,300	1,300	1,300	1,300
Flood Risk Management		781	263	1,018	350	350	350	350	350	350	350	350
Cycling, Walking and Safer Streets		147	147	146	117	117	117	117	117	117	117	117
Footways/Cycle Path Upgrades		90	90	100	100	100	100	100	100	100	100	100
Street lighting and associated electrical infrastructure		187	187	100	100	100	100	100	100	100	100	100
Public non-adopted paths and roads		548	548	450	450	450	450	450	450	450	450	450
Regeneration/Local Economic Development		2,642	2,408	933	300	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Direct Project Support		3,022	3,502	3,502	3,502	3,502	1,586	1,586	1,586	1,586	1,586	1,586
<b>RESOURCES</b>												
Valuation Joint Board - Requisition of ICT Equipment	0	3	3	0	0	0	0	0	0	0	0	0
Making Tax Digital	0	40	0	40	0	0	0	0	0	0	0	0
Electronic Insurance System - claim/incident management system	43	7	7	0	0	0	0	0	0	0	0	0
<b>REGULATORY</b>												
Legal Case Management System	0	33	33	0	0	0	0	0	0	0	0	0
Air Quality Monitoring	28	2	1	1	0	0	0	0	0	0	0	0
Trading Standards Scam Prevention	6	4	4	0	0	0	0	0	0	0	0	0
Replacement GIS system and upgrade to eDevelopment Planning system.	0	51	51	0	0	0	0	0	0	0	0	0
<b>CCCF</b>												
Civic Heart Works - Refurbishment of Clydebank	271	24	24	0	0	0	0	0	0	0	0	0
Transformation of Infrastructure Libraries and Upgrade of Clydebank Library	5	416	194	222	0	0	0	0	0	0	0	0
Online Payment System for Education	487	13	16	0	0	0	0	0	0	0	0	0
Free School Meals	94	52	0	52	0	0	0	0	0	0	0	0
Heritage Capital Fund	68	131	31	100	0	0	0	0	0	0	0	0
Telephone System Upgrade	0	597	195	851	1,803	1,151	0	0	0	0	0	0
Multi-Channel Queries -Webchat Technology	0	15	0	15	0	0	0	0	0	0	0	0
	33	0	(17)		0	0	0	0	0	0	0	0
<b>REGENERATION</b>												
New Balloch Campus	16,667	18	28	16	0	0	0	0	0	0	0	0
Pappert Woodland Wind Farm	37	4	0	0	0	0	0	0	0	0	0	0
Office Rationalisation	21,472	490	558	9	0	0	0	0	0	0	0	0
Depot Rationalisation	51	1,084	80	150	4,000	4,000	254	0	0	0	0	0
Solar Panel Installation	0	135	8	127	0	0	0	0	0	0	0	0
Clydebank Community Sports Hub	3,813	52	30	62	0	0	0	0	0	0	0	0
New Clydebank Leisure Centre	23,755	3	3	0	0	0	0	0	0	0	0	0
Choices Programme - to assist young people who require additional support	565	185	185	0	0	0	0	0	0	0	0	0
Schools Estate Refurbishment Plan	5,486	22	22	0	0	0	0	0	0	0	0	0
Early Years Early Learning and Childcare Funding	2,085	2,977	2,977	2,100	1,400	0	0	0	0	0	0	0

Project	Prior year spend	Budget 2019/20	Forecast Outturn 2019/20	Updated Budget 2020/21	Budget 2021/22	Budget 2022/23	Budget 2023/24	Budget 2024/25	Budget 2025/26	Budget 2026/27	Budget 2027/28	Budget 2028/29
	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000
New Levenvale Primary School All Weather Pitch	250	0	13	0	0	0	0	0	0	0	0	0
St. Patrick's PS New Play Upgrades	106	94	104	0	0	0	0	0	0	0	0	0
Dalmonach CE Centre	269	806	806	75	0	0	0	0	0	0	0	0
New Sports Changing Facility Dumbarton West (Old OLSP site)	0	333	10	340	0	0	0	0	0	0	0	0
Depot Urgent Spend	206	1	1	0	0	0	0	0	0	0	0	0
Leisure Energy projects - air handling units, upgrade lighting, circulating pumps, and draught proofing	59	231	6	215	10	0	0	0	0	0	0	0
Kilpatrick School - New Build	10,515	56	173	270	0	0	0	0	0	0	0	0
OLSP - New Build	4,084	0	8	0	0	0	0	0	0	0	0	0
Aitkenbar PS, St Peters PS, Andrew Cameron	10,318	108	66	0	0	0	0	0	0	0	0	0
Upgrade Lighting	0	95	95	0	0	0	0	0	0	0	0	0
Water Meter Downsize	0	16	16	0	0	0	0	0	0	0	0	0
Urinal Controls	0	45	30	15	0	0	0	0	0	0	0	0
Electricity Automatic meters	0	28	18	10	0	0	0	0	0	0	0	0
Energy Projects quick wins	0	10	10	20	30	0	0	0	0	0	0	0
Automatic Meter Readers	0	48	28	20	0	0	0	0	0	0	0	0
Oil to Gas Conversion	0	187	19	168	0	0	0	0	0	0	0	0
Purchase of 3 Welfare Units	0	78	0	78	0	0	0	0	0	0	0	0
Supporting the mobilisation of environmental health and trading standards officers	24	1	0	1	0	0	0	0	0	0	0	0
Queens Quay - Regeneration	11,341	4,279	3,383	896	0	0	0	0	0	0	0	0
Regeneration Fund	105	4,860	4,166	4,730	2,150	2,931	1,000	0	0	0	0	0
Town Centre Fund	0	859	30	829	0	0	0	0	0	0	0	0
New Sports Changing Facility at Duntocher	0	300	3	290	7	0	0	0	0	0	0	0
New Sports Changing Facility at Lusset Glen in Old Kilpatrick	0	150	0	150	0	0	0	0	0	0	0	0
Holm Park & Yoker Athletic FC	436	314	307	7	0	0	0	0	0	0	0	0
New Westbridgend Community Centre	40	635	1	634	0	0	0	0	0	0	0	0
Exxon City Deal	1,317	1,096	200	650	1,500	9,000	9,000	9,000	3,383	0	0	0
Queens Quay District Heating Network	12,321	6,726	6,726	453	0	0	0	0	0	0	0	0
<b>HOUSING &amp; EMPLOYABILITY</b>												
Invest in "Your Community Initiative"	572	158	158	90	90	90	0	0	0	0	0	0
Integrated Housing Management System	437	187	187	0	0	0	0	0	0	0	0	0
<b>ENVIRONMENT &amp; NEIGHBOURHOOD</b>												
Allotment Development	0	400	0	400	0	0	0	0	0	0	0	0
Community Capital Fund	3,043	568	568	0	0	0	0	0	0	0	0	0
Community Sports Fund	380	92	92	0	0	0	0	0	0	0	0	0
Environmental Improvement Fund	1,077	614	590	24	0	0	0	0	0	0	0	0
Kilmarnock Cemetery Extension	0	217	20	197	0	0	0	0	0	0	0	0
Levensgrove Park - Restoration & Regeneration	3,430	209	209	102	102	0	0	0	0	0	0	0
Posties Park Sports Hub - New sports hub to include Gym & running track	60	1,656	928	814	0	0	0	0	0	0	0	0
Sports Facilities Upgrades	2	180	60	120	0	0	0	0	0	0	0	0
Vale of Leven Cemetery Extension	165	485	0	485	0	0	0	0	0	0	0	0
New Play & Recreation at Radnor Park, including	98	162	144	18	0	0	0	0	0	0	0	0
Auld Street Clydebank - Bond	212	188	188	0	0	0	0	0	0	0	0	0
A813 Road Improvement Phase 1	714	836	160	826	0	0	0	0	625	0	0	0
A813 Road Improvement Phase 2	0	0	0	0	0	0	0	0	2,325	0	0	0
A811 Infrastructure Works	1,226	274	274	0	0	0	0	0	0	0	0	0
A811 Lomond Bridge	17	3,653	300	3,583	0	0	0	0	0	0	0	0
Elevated Platforms (Building Services)	0	45	0	45	0	0	0	0	0	0	0	0

Project	Prior year spend	Budget 2019/20	Forecast Outturn 2019/20	Updated Budget 2020/21	Budget 2021/22	Budget 2022/23	Budget 2023/24	Budget 2024/25	Budget 2025/26	Budget 2026/27	Budget 2027/28	Budget 2028/29
	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000
Protective overcoating to 4 over bridges River Leven	0	270	320	220	0	270	0	270	0	0	0	0
Strathclyde Partnership for Transport - Bus, cycling and walking infrastructure improvements & Park and Strathleven Park and Ride Car Park	0	550	550	0	0	0	0	0	0	0	0	0
Turnberry Homes - traffic calming/ management at Turnberry housing development off Castle Road	250	35	52	0	0	0	0	0	0	0	0	0
Electrical Charging Points - Rapid Charge	53	7	0	7	0	0	0	0	0	0	0	0
Mandatory 20mph Residential communities	0	170	170	0	0	0	0	0	0	0	0	0
River Leven Flood Prevention Scheme	5	230	6	489	0	0	0	0	0	0	0	0
Gruggies Burn Flood Prevention	0	100	220	0	280	300	0	0	0	0	0	0
<b>EDUCATION</b>	195	4,305	135	4,000	9,970	700	0	0	0	0	0	0
AV Equipment - Education	0	150	150	150	60	60	60	60	60	120	120	60
Schools Estate Improvement Plan	208	1,442	3,118	10,950	1,593	110	4,021	0	0	0	0	0
<b>HSCP</b>												
Replace Elderly Care Homes and Day Care Centres	16,297	8,824	8,472	2,223	471	0	0	0	0	0	0	0
<b>NEW PROJECTS</b>												
Glencairn House	0	0	0	300	2,300	2,450	0	0	0	0	0	0
Purchase of gritters	0	0	0	400	0	0	0	0	0	0	0	0
ICT Modernisation	0	0	0	100	100	100	100	100	100	100	100	100
AV Equipment - Education	0	0	0	150	60	0	0	0	0	0	0	0
Internet of Things Asset Tracking	0	0	0	240	0	0	0	0	0	0	0	0
IoT Employee Resilience Support	0	0	0	200	0	0	0	0	0	0	0	0
Education Software Licensing Refresh	0	0	0	30	30	30	30	30	30	30	30	30
365 Implementation	0	0	0	100	100	0	0	0	0	0	0	0
District Heating Network Expansion	0	0	0	5,500	5,500	0	0	0	0	0	0	0
Schools Estate Improvement Plan - next Phase	0	0	0	1,000	2,500	16,000	5,300	1,000	0	0	0	0
Intergrated Housing Management System	0	0	0	10	10	0	0	0	0	0	0	0
Payment Card Industry Data Security Standard	0	0	0	30	0	0	0	0	0	0	0	0
Agresso development	0	0	0	30	0	0	0	0	0	0	0	0
Lighting upgrades to LED in schools and Corporate buildings	0	0	0	171	0	0	0	0	0	0	0	0
Upgrade obsolete heating controls (BEMS) across Council estate	0	0	0	160	0	0	0	0	0	0	0	0
Replace failed heating controls/valves &	0	0	0	20	0	0	0	0	0	0	0	0
Replace obsolete boilers (plant greater than 30 years	0	0	0	235	0	0	0	0	0	0	0	0
Replace existing main hall Air Handling unit at Clydebank Town Hall	0	0	0	85	0	0	0	0	0	0	0	0
Energy efficiency Quick win projects with payback of less than 4 years	0	0	0	20	0	0	0	0	0	0	0	0
Installation of Solar PV at Clydebank Leisure Centre	0	0	0	61	0	0	0	0	0	0	0	0
Alexandria Community Centre Sports Hall re-flooring	0	0	0	40	0	0	0	0	0	0	0	0
<b>TOTAL CAPITAL</b>	<b>154,796</b>	<b>77,767</b>	<b>57,281</b>	<b>67,437</b>	<b>47,943</b>	<b>51,978</b>	<b>32,745</b>	<b>23,467</b>	<b>19,559</b>	<b>13,288</b>	<b>13,290</b>	<b>13,232</b>

**WEST DUNBARTONSHIRE COUNCIL  
GENERAL SERVICES CAPITAL PLAN UPDATE 2019**

<b>Project</b>	<b>Budget 2019/20 to 2028/29</b>	<b>Projected Life Budget</b>	<b>Projected Life Spend</b>
	<b>£000</b>	<b>£000</b>	<b>£000</b>
<b>RECURRING</b>			
Special Needs - Aids & Adaptations for HSCP clients	8,592	8,592	8,592
Building Upgrades and H&S - lifecycle & reactive building upgrades	31,888	31,888	31,888
ICT Modernisation	7,932	7,932	7,932
ICT Security & DR	2,242	2,242	2,242
Infrastructure - Flooding	1,061	1,061	1,061
Infrastructure - Roads	34,098	34,098	34,098
Vehicle Replacement	14,617	14,617	14,617
Flood Risk Management	4,081	4,081	4,081
Cycling, Walking and Safer Streets	1,229	1,229	1,229
Footways/Cycle Path Upgrades	990	990	990
Street lighting and associated electrical infrastructure	1,087	1,087	1,087
Public non-adopted paths and roads	4,598	4,598	4,598
Regeneration/Local Economic Development	10,642	10,642	10,642
Direct Project Support	23,524	23,524	23,524
<b>RESOURCES</b>			
Valuation Joint Board - Requisition of ICT Equipment	3	3	3
Making Tax Digital	40	40	40
Electronic Insurance System - claim/incident management system	7	50	50
<b>REGULATORY</b>			
Legal Case Management System	33	33	33
Air Quality Monitoring	2	30	30
Trading Standards Scam Prevention	4	10	10
Replacement GIS system and upgrade to eDevelopment Planning system.	51	51	51
<b>CCCF</b>			
Civic Heart Works - Refurbishment of Clydebank	24	271	295
Transformation of Infrastructure Libraries and Upgrade of Clydebank Library	416	421	421
Online Payment System for Education	16	500	503
Free School Meals	52	146	146
Heritage Capital Fund	131	199	199
Telephone System Upgrade	4,000	4,000	4,000
Multi-Channel Queries -Webchat Technology	15	15	15
	(17)	33	16
<b>REGENERATION</b>			
New Balloch Campus	44	16,464	16,711
Pappert Woodland Wind Farm	0	6,900	37
Office Rationalisation	567	21,702	22,039
Depot Rationalisation	8,484	8,535	8,535
Solar Panel Installation	135	259	259
Clydebank Community Sports Hub	92	3,865	3,905
New Clydebank Leisure Centre	3	23,810	23,758
Choices Programme - to assist young people who require additional support	185	750	750
Schools Estate Refurbishment Plan	22	5,508	5,508
Early Years Early Learning and Childcare Funding	6,477	8,562	8,562



Project	Budget 2019/20 to 2028/29	Projected Life Budget	Projected Life Spend
	£000	£000	£000
New Levensale Primary School All Weather Pitch	13	263	263
St. Patrick's PS New Play Upgrades	104	200	209
Dalmonach CE Centre	881	1,150	1,150
New Sports Changing Facility Dumbarton West (Old OLSP site)	350	350	350
Depot Urgent Spend	1	207	207
Leisure Energy projects - air handling units, upgrade lighting, circulating pumps, and draught proofing	231	290	290
Kilpatrick School - New Build	443	10,571	10,958
OLSP - New Build	8	3,677	4,092
Aitkenbar PS, St Peters PS, Andrew Cameron	66	10,636	10,384
Upgrade Lighting	95	95	95
Water Meter Downsize	16	16	16
Urinal Controls	45	45	45
Electricity Automatic meters	28	28	28
Energy Projects quick wins	60	60	60
Automatic Meter Readers	48	48	48
Oil to Gas Conversion	187	187	187
Purchase of 3 Welfare Units	78	78	78
Supporting the mobilisation of environmental health and trading standards officers	1	25	25
Queens Quay - Regeneration	4,279	15,620	15,620
Regeneration Fund	14,977	15,082	15,082
Town Centre Fund	859	859	859
New Sports Changing Facility at Duntocher	300	300	300
New Sports Changing Facility at Lusset Glen in Old Kilpatrick	150	150	150
Holm Park & Yoker Athletic FC	314	750	750
New Westbridgend Community Centre	635	675	675
Exxon City Deal	32,733	34,050	34,050
Queens Quay District Heating Network	7,179	19,500	19,500
<b>HOUSING &amp; EMPLOYABILITY</b>			
Invest in "Your Community Initiative"	428	1,000	1,000
Integrated Housing Management System	187	624	624
<b>ENVIRONMENT &amp; NEIGHBOURHOOD</b>			
Allotment Development	400	400	400
Community Capital Fund	568	3,431	3,610
Community Sports Fund	92	472	472
Environmental Improvement Fund	614	1,690	1,690
Kilmarnock Cemetery Extension	217	217	217
Levensale Park - Restoration & Regeneration	413	3,639	3,843
Posties Park Sports Hub - New sports hub to include Gym & running track	1,742	1,802	1,802
Sports Facilities Upgrades	180	1,476	1,476
Vale of Leven Cemetery Extension	485	650	650
New Play & Recreation at Radnor Park, including	162	260	260
Auld Street Clydebank - Bond	188	400	400
A813 Road Improvement Phase 1	1,611	2,325	2,325
A813 Road Improvement Phase 2	2,325	2,325	2,325
A811 Infrastructure Works	274	1,500	1,500
A811 Lomond Bridge	3,883	3,900	3,900
Elevated Platforms (Building Services)	45	45	45

Project	Budget 2019/20 to 2028/29	Projected Life Budget	Projected Life Spend
	£000	£000	£000
Protective overcoating to 4 over bridges River Leven	1,080	1,080	1,080
Strathclyde Partnership for Transport - Bus, cycling and walking infrastructure improvements & Park and Strathleven Park and Ride Car Park	550	2,453	2,453
Turnberry Homes - traffic calming/ management at Turnberry housing development off Castle Road	52	285	302
Electrical Charging Points - Rapid Charge	7	60	60
Mandatory 20mph Residential communities	170	170	170
River Leven Flood Prevention Scheme	495	500	500
Gruggies Burn Flood Prevention	800	800	800
	14,805	15,000	15,000
<b>EDUCATION</b>			
AV Equipment - Education	900	900	900
Schools Estate Improvement Plan	19,792	20,000	20,000
<b>HSCP</b>			
Replace Elderly Care Homes and Day Care Centres	11,166	27,463	27,463
<b>NEW PROJECTS</b>			
Glencairn House	5,050	5,050	5,050
Purchase of gritters	400	400	400
ICT Modernisation	900	900	900
AV Equipment - Education	210	210	210
Internet of Things Asset Tracking	240	240	240
IoT Employee Resilience Support	200	200	200
Education Software Licensing Refresh	270	270	270
365 Implementation	200	200	200
District Heating Network Expansion	11,000	11,000	11,000
Schools Estate Improvement Plan - next Phase	25,800	25,800	25,800
Intergrated Housing Management System	20	20	20
Payment Card Industry Data Security Standard	30	30	30
Agresso development	30	30	30
Lighting upgrades to LED in schools and Corporate buildings	171	171	171
Upgrade obsolete heating controls (BEMS) across Council estate	160	160	160
Replace failed heating controls/valves &	20	20	20
Replace obsolete boilers (plant greater than 30 years)	235	235	235
Replace existing main hall Air Handling unit at Clydebank Town Hall	85	85	85
Energy efficiency Quick win projects with payback of less than 4 years	20	20	20
Installation of Solar PV at Clydebank Leisure Centre	61	61	61
Alexandria Community Centre Sports Hall re-flooring	40	40	40
<b>TOTAL CAPITAL</b>	<b>340,219</b>	<b>463,923</b>	<b>458,600</b>

Resource	Actual 2018/19	Revised Budget 2019/20	Projected Outturn 2019/20	Budget 2020/21	Budget 2021/22	Budget 2022/23	Budget 2023/24	Budget 2024/25	Budget 2025/26	Budget 2026/27	Budget 2027/28	Budget 2028/29	Total 2019/20 to 2028/29
	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000
<b>Resources Carried Forward</b>	<b>36</b>	<b>285</b>	<b>278</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>278</b>
Auld Street Bond	0	188	188	0	0	0	0	0	0	0	0	0	188
Keil School Planning Gain	0	90	90	0	0	0	0	0	0	0	0	0	90
Turnberry Homes	0	7	0	0	0	0	0	0	0	0	0	0	0
<b>General Services Capital Grant</b>	<b>8,472</b>	<b>10,313</b>	<b>10,785</b>	<b>11,198</b>	<b>6,562</b>	<b>6,562</b>	<b>6,562</b>	<b>6,562</b>	<b>6,562</b>	<b>6,562</b>	<b>6,562</b>	<b>6,562</b>	<b>74,479</b>
General Grant Awarded	8,958	10,314	9,986	6,963	6,963	6,963	6,963	6,963	6,963	6,963	6,963	6,963	72,653
Gruggies Burn Grant Awarded	0	0	800	4,636	0	0	0	0	0	0	0	0	5,436
Gruggies Burn Grant	0	400	400	0	0	0	0	0	0	0	0	0	400
Less PSHG to HEEDS	(446)	(384)	(384)	(384)	(384)	(384)	(384)	(384)	(384)	(384)	(384)	(384)	(3,840)
Less Stairlift revenue maintenance to CHCP	(40)	(17)	(17)	(17)	(17)	(17)	(17)	(17)	(17)	(17)	(17)	(17)	(170)
<b>Ring-fenced Government Grant funding</b>	<b>6,721</b>	<b>8,699</b>	<b>3,396</b>	<b>8,179</b>	<b>10,637</b>	<b>1,617</b>	<b>7,317</b>	<b>7,317</b>	<b>7,317</b>	<b>2,288</b>	<b>117</b>	<b>117</b>	<b>48,302</b>
<u>Scottish Government</u>													
Cycling, Walking, Safer Streets	51	147	147	146	117	117	117	117	117	117	117	117	1,229
Gruggies Burn Flood Prevention Scheme	44	3,120	0	0	6,120	0	0	0	0	0	0	0	6,120
Early Years	446	3,454	2,100	3,254	0	0	0	0	0	0	0	0	5,354
Town Centre Fund	0	859	30	829	0	0	0	0	0	0	0	0	859
District Heating Network Expansion	0	0	0	3,750	3,750	0	0	0	0	0	0	0	7,500
Exxon City Deal	80	1,119	1,119	200	650	1,500	7,200	7,200	7,200	2,171	0	0	27,240
<b>Match-funding/other grants &amp; contributions</b>	<b>3,508</b>	<b>5,178</b>	<b>2,078</b>	<b>1,732</b>	<b>2,552</b>	<b>1,446</b>	<b>30</b>	<b>480</b>	<b>930</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,248</b>
<u>Scottish Government</u>													
River Leven Flood Prevention	0	0	0	0	300	300	0	0	0	0	0	0	600
Scottish Government Match Funding - Digital Office Cyber Security	0	24	24	0	0	0	0	0	0	0	0	0	24
<u>Sustrans</u>													
Footways/Cycle Path upgrades	2	60	60	30	30	30	30	30	30	0	0	0	240
Footways budget no longer available	0	(116)	(116)	0	0	0	0	0	0	0	0	0	(116)
<u>Strathclyde Partnership for Transport</u>													
A813 Road Improvement Phase 1	0	0	0	0	0	0	0	450	450	0	0	0	900
Further SPT Funding Dalreoch P&R	0	15	15	0	0	0	0	0	0	0	0	0	15
Further SPT Funding Balloch P&R	0	35	35	0	0	0	0	0	0	0	0	0	35
SPT -bus infrastructure improvements	0	300	300	0	0	0	0	0	0	0	0	0	300
SPT -alexandria station link to NCN7	0	200	200	0	0	0	0	0	0	0	0	0	200
A813 Road Improvement Phase 2	0	0	0	0	0	0	0	0	450	0	0	0	450
<u>Historic Scotland</u>													
New Dumbarton Offices	100	50	50	0	0	0	0	0	0	0	0	0	50
<u>Heritage Lottery Fund</u>													
Levensgrove Park	2,165	525	525	0	0	0	0	0	0	0	0	0	525
<u>Others</u>													
Developer contributions re Dumbarton Walkway	0	0	0	0	682	0	0	0	0	0	0	0	682
Glencairn House - match funding	0	0	0	137	1,048	1,116	0	0	0	0	0	0	2,300
Clydebank Leisure	0	16	16	0	0	0	0	0	0	0	0	0	16
OLSP	0	30	30	0	0	0	0	0	0	0	0	0	30
Transport Scotland Electrical Charging Points	0	170	170	0	0	0	0	0	0	0	0	0	170
Sustrans (Connecting Clydebank)	0	182	182	1,326	493	0	0	0	0	0	0	0	2,000
Queens Quay District Heating - accrual of income	0	3,100	0	0	0	0	0	0	0	0	0	0	0
Green Infrastructure Fund	0	432	432	0	0	0	0	0	0	0	0	0	432

Resource	Actual 2018/19	Revised Budget 2019/20	Projected Outturn 2019/20	Budget 2020/21	Budget 2021/22	Budget 2022/23	Budget 2023/24	Budget 2024/25	Budget 2025/26	Budget 2026/27	Budget 2027/28	Budget 2028/29	Total 2019/20 to 2028/29
	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000
Lawn Tennis Association/ sports scotland	0	37	37	0	0	0	0	0	0	0	0	0	37
All Weather Tennis Court (Argyll Park) - sports	0	40	40	0	0	0	0	0	0	0	0	0	40
Sports Scotland for Sports Upgrades		20	20										20
Community Capital Fund - Crown Avenue/Second Avenue	0	30	30	0	0	0	0	0	0	0	0	0	30
Community Capital Fund - Community Park HCI	0	15	15	0	0	0	0	0	0	0	0	0	15
Levenvale PS All Weather Pitch	0	13	13	0	0	0	0	0	0	0	0	0	13
Internet of Things Asset Tracking	0	0	0	120	0	0	0	0	0	0	0	0	120
IoT Employee Resilience Support	0	0	0	100	0	0	0	0	0	0	0	0	100
Alexandria Community Centre Sports Hall re-	0	0	0	20	0	0	0	0	0	0	0	0	20
<b>Capital Receipts excluding from proposed projects</b>	<b>2,885</b>	<b>4,606</b>	<b>(400)</b>	<b>3,400</b>	<b>2,000</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>	<b>3,711</b>	<b>2,339</b>	<b>1,000</b>	<b>18,034</b>
Various	0	0	720	0	0	0	0	0	0	0	0	0	720
Site at 193 Dumbarton Road, Clydebank	0	50	50	0	0	0	0	0	0	0	0	0	50
102 Main Street, Alexandria (upper floors)	0	55	55	0	0	0	0	0	0	0	0	0	55
Land at Carrochan Road, Balloch	44	1,026	684	0	0	0	0	0	0	0	0	0	684
Land at St James Retail Park (Part 1)	0	1,000	0	1,000	0	0	0	0	0	0	0	0	1,000
Land at St James Retail Park(Part 2)	0	0	0	0	2,000	0	0	0	0	0	0	0	2,000
Former ATC, Auchentoshan Estate, Clydebank	0	75	75	0	0	0	0	0	0	0	0	0	75
Playdrome, Clydebank - was 20/21 £3.950m	0	0	0	0	0	0	0	0	0	2,611	1,339	0	3,950
OLSP	0	1,500	0	1,500	0	0	0	0	0	0	0	0	1,500
Marinecraft Pavillion - Posties Park Sports Hub - was £100k 20/21	0	0	0	0	0	0	0	0	0	100	0	0	100
Heather Avenue, Alexandria	0	650	0	650	0	0	0	0	0	0	0	0	650
Crosslet House	0	250	0	250	0	0	0	0	0	0	0	0	250
General assumption on capital receipts	(28)	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	7,000
Net adjustment of receipts used to repay principle in loan charges	(3,430)	(4,200)	(1,984)	(1,200)	(1,200)	0	0	0	0	0	0	0	(4,384)
<b>Specific Capital Receipts on proposed projects</b>	<b>545</b>	<b>7,986</b>	<b>400</b>	<b>10,818</b>	<b>2,435</b>	<b>2,777</b>	<b>2,931</b>	<b>1,370</b>	<b>2,140</b>	<b>726</b>	<b>0</b>	<b>0</b>	<b>23,597</b>
Rosebery Place	0	2,000	0	2,000	0	0	0	0	0	0	0	0	2,000
Garshake Road	0	2,500	0	2,500	0	0	0	0	0	0	0	0	2,500
Depot Rationalisation	0	0	0	0	0	0	0	830	0	0	0	0	830
Queens Quay	0	1,779	0	5,051	2,435	2,777	2,931	540	540	726	0	0	15,000
Exxon - city deal sale	0	0	0	0	0	0	0	0	1,600	0	0	0	1,600
Willox Park, Colquhoun Street, Dumbarton	0	290	290	0	0	0	0	0	0	0	0	0	290
Dalreoch Care Home, Dumbarton	0	617	0	617	0	0	0	0	0	0	0	0	617
Queen Mary	0	300	0	300	0	0	0	0	0	0	0	0	300
World of Golf	0	350	0	350	0	0	0	0	0	0	0	0	350
87 Bank Street	0	150	110	0	0	0	0	0	0	0	0	0	110
<b>Prudential Borrowing</b>	<b>30,640</b>	<b>40,618</b>	<b>40,707</b>	<b>32,109</b>	<b>23,757</b>	<b>38,576</b>	<b>14,905</b>	<b>6,738</b>	<b>1,610</b>	<b>0</b>	<b>4,272</b>	<b>5,553</b>	<b>168,228</b>
<b>Funded from Revenue</b>	<b>0</b>	<b>38</b>	<b>38</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>38</b>
<b>Total - all</b>	<b>52,807</b>	<b>77,722</b>	<b>57,281</b>	<b>67,437</b>	<b>47,943</b>	<b>51,978</b>	<b>32,745</b>	<b>23,467</b>	<b>19,559</b>	<b>13,288</b>	<b>13,290</b>	<b>13,232</b>	<b>342,203</b>

Resource	Actual 2018/19	Revised Budget 2019/20	Projected Outturn 2019/20	Budget 2020/21	Budget 2021/22	Budget 2022/23	Budget 2023/24	Budget 2024/25	Budget 2025/26	Budget 2026/27	Budget 2027/28	Budget 2028/29	Total 2019/20 to 2028/29
	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000
Resources held on Balance Sheet	36	285	278	0	0	0	0	0	0	0	0	0	278
General Capital Grant	8,472	10,313	10,785	11,198	6,562	6,562	6,562	6,562	6,562	6,562	6,562	6,562	74,479
Ring Fenced Capital Grant	6,721	8,699	3,396	8,179	10,637	1,617	7,317	7,317	7,317	2,288	117	117	48,302
Match-funding	3,508	5,178	2,078	1,732	2,552	1,446	30	480	930	0	0	0	9,248
Capital Receipts	3,430	12,592	0	14,218	4,435	3,777	3,931	2,370	3,140	4,437	2,339	1,000	39,647
Required Prudential Borrowing	30,640	40,618	40,707	32,109	23,757	38,576	14,905	6,738	1,610	0	4,272	5,553	168,228
Revenue contributions	0	38	38	0	0	0	0	0	0	0	0	0	38
<b>TOTAL RESOURCES IDENTIFIED</b>	<b>52,807</b>	<b>77,722</b>	<b>57,281</b>	<b>67,437</b>	<b>47,943</b>	<b>51,978</b>	<b>32,745</b>	<b>23,467</b>	<b>19,559</b>	<b>13,288</b>	<b>13,290</b>	<b>13,232</b>	<b>340,219</b>
<b>TOTAL CAPITAL SPEND</b>		<b>77,722</b>	<b>57,281</b>	<b>67,437</b>	<b>47,943</b>	<b>51,978</b>	<b>32,745</b>	<b>23,467</b>	<b>19,559</b>	<b>13,288</b>	<b>13,290</b>	<b>13,232</b>	<b>340,219</b>

## General Services Capital Plan Linkage of Capital Projects to Asset Management Plans

<b>Recurring Budgets</b>	
Aids & Adaptations	The provision of Aids and Adaptations links some of our main strategic priorities of Early Intervention, Access and Resilience – which ties into the Scottish Government’s 2020 Vision of “supporting people to live longer, healthier lives at home or in a homely setting” for as long as is reasonably possible and also to support WD residents (mainly older people and physical disabilities) to be discharged home from hospital as soon as possible – a key Strategic Priority as set out in the HSCP Strategic Plan
Building Upgrades and H&S	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21
ICT Modernisation / Infrastructure - ICT	ICT Asset management plan commits to delivering ICT assets that are fit for purpose in terms of ease of use, meeting business requirements and innovative
ICT Core Infrastructure/ ICT Security & DR	ICT Asset Management Plan commits to delivering a secure and resilient but cost effective infrastructure to support service delivery and minimise disruption
Infrastructure - Flooding	AMP states that we will develop and produce a Flood Protection Study.
Infrastructure - Roads	This links to the Roads Asset Management Plan - to provide an improved Roads Infrastructure which supports the Council's strategic aims & objectives with respect to connectivity and access to employment, education, health, leisure and transport opportunities.
Vehicle Replacement	The Asset Management Plan - Vehicle Fleet 2016-2021 establishes the replacement intervals for light commercial vehicles (10 Years) and heavy vehicles (7 years) from the date of first registration. The capital budget for replacement vehicles is aligned to replacement dates of the vehicles.
Flood Risk Management	SEPA licensing & delays incurred by 3rd party utilities resulted in slippage of programme & therefore budget Linking to AMP Flood protection of River Leven & surrounding water courses & critical drainage infrastructure.
Cycling, Walking and Safer Streets	AMP states that we will undertake footway/cycleway Capital improvements.
Footways/Cycle Path upgrades	AMP states that we will undertake footway improvements as part of the Capital Programme.
Street Lighting and associated electrical infrastructure	AMP states that we will continue with our ongoing programme of column and infrastructure replacement.
Public non adopted paths and roads	Upgrading paths is mentioned in the following sections of the Open Space Asset Management Plan - Amenity Greenspace, Public parks, Green Corridors and Cemeteries.
Regeneration/Local Economic Development	The LED budget contains numerous sub-projects.
Direct Project Support	This is a general support budget that is not linked to a specific asset management plan
<b>Strategic Lead - Regulatory</b>	
Legal Case Management System	ICT Asset management plan commits to delivering ICT assets that are fit for purpose in terms of ease of use, meeting business requirements and innovative
Air Quality Monitoring	Replacement of obsolete equipment in order to achieve compliance with CS/EH/997
Trading Standards Scam Prevention	The project involves the provision of devices which prevent nuisance and scam phone calls to residents who are vulnerable due to conditions such as dementia. It is well established that victims of scams suffer both financially and in terms of their general health. Loss of confidence and emotional distress can also impact on an individual's ability to live independently and in their own home.
GP/GIS in Planning	This will provide a modern mapping system and is committed and current planned implementation is March 2020
E Building Standards	This is now committed to the upgrade of the Civica portal which will be spent by end of March 20120
<b>Strategic Lead - Communications, Culture, Communities and Facilities</b>	
Civic Heart Works	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21
Transformation of Infrastructure Libraries and Museums	Committee approved spend to invest in the improvement of the Libraries and Culture Service. This fits in with efficient, effective, frontline services from the Strategic Plan.
Upgrade of Clydebanks Library	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21
Online Payment System for Education Establishments	The update to the FM Cashless Catering system and associated timescales are linked to the development of the Education online payment system.
Free School Meals	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan.
Heritage Capital Fund	Administration budget commitment
Telephone System Upgrade	This funding was awarded as part of the centralisation of telephone contact across the Council. The money is being used to improve the Housing Repairs telephone platform for incoming calls, providing improved Management Information. It fits in with Housing Strategy and the Council's Strategic Plan.

Multi Channel Queries	This was capital spend allocated following the transformation of customer services (now citizen services) and the ambition was to introduce automated technology to reduce telephone calls and introduce Webchat functionality. It is not linked to an Asset Management Service Plan.
<b>Strategic Lead - Regeneration</b>	
New Balloch Campus	Current school Estate Management Plan is being revised to reflect the changing needs in education delivery. A revised action plan has been presented to committee. This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Corporate Asset Management Strategy 2016-21
Office Rationalisation	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21 & Corporate Asset Management Strategy 2016-21
Depot Rationalisation	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21 & Corporate Asset Management Strategy 2016-21
Solar panel installation	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. To continue to reduce energy consumption and deliver savings through effective asset management.
Clydebank Community Sports Hub	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Corporate Asset Management Strategy 2016-21
New Clydebank Leisure Centre	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Corporate Asset Management Strategy 2016-21
Choices Programme	Current school Estate Management Plan is being revised to reflect the changing needs in education delivery. A revised action plan has been presented to committee. This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21 & Corporate Asset Management Strategy 2016-21
Schools Estate Refurbishment Plan	Current school Estate Management Plan is being revised to reflect the changing needs in education delivery. A revised action plan which reflects key priorities in each geographical area was presented to committee. This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21 & Corporate Asset Management Strategy 2016-21
Children and Young Persons / Early Years	This is linked to the Early Year Strategy
New Levenvale Primary School All Weather Pitch	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21 & Corporate Asset Management Strategy 2016-21
New MUGA for St. Patricks Primary School and playground improvements	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21 & Corporate Asset Management Strategy 2016-21
New Dalmonach Community Centre and Nursery	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21 & Corporate Asset Management Strategy 2016-21
New Sports Changing Facility (Old OLSP site)	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21 & Corporate Asset Management Strategy 2016-21
Depot Urgent Spend	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21
Leisure Energy projects	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. To continue to reduce energy consumption and deliver savings through effective asset management.
Kilpatrick School - New Build	Current school Estate Management Plan is being revised to reflect the changing needs in education delivery. A revised action plan reflecting key priorities in each geographical area was presented to committee. This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. - Corporate Asset Management Strategy 2016-21
OLSP - New Build	Current school Estate Management Plan is being revised to reflect the changing needs in education delivery. A revised action plan reflecting key priorities in each geographical area was presented to committee. This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Corporate Asset Management Strategy 2016-21
Aitkenbar PS, St Peters PS, Andrew Cameron EE&CC	Current school Estate Management Plan is being revised to reflect the changing needs in education delivery. A revised action plan reflecting key priorities in each geographical area was presented to committee. This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Corporate Asset Management Strategy 2016-21

Upgrade Lighting	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. To continue to reduce energy consumption and deliver savings through effective asset management.
Water Meter Downsize	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. To continue to reduce energy consumption and deliver savings through effective asset management.
Urinal Controls	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. To continue to reduce energy consumption and deliver savings through effective asset management.
Electricity Automatic meters	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. To continue to reduce energy consumption and deliver savings through effective asset management.
Energy Projects quick wins	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. To continue to reduce energy consumption and deliver savings through effective asset management.
Automatic Meter Readers	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. To continue to reduce energy consumption and deliver savings through effective asset management.
Oil to Gas Conversion	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. To continue to reduce energy consumption and deliver savings through effective asset management.
Welfare Units	The purchase of mobile welfare units links directly to Building Services service and asset plans and will reduce the cost of hiring static welfare units.
Supporting the mobilisation of environmental health and trading standards officers	This capital budget links to action REGU/1819/023 in the Regulatory Delivery Plan 2018/19 to further improve the agility and flexibility of officers by the provision of enhanced handheld mobile technology which will reduce administrative and paper based processes.
Queens Quay	Project funding was re-scheduled to align with District Heating network project and landscaping works during growing season
Regeneration Fund - Further projects to be developed	The figure has significantly increased over the period to take account of the unallocated £12.4m regeneration Fund for this to be allocated to 'further project to be developed'.
Town Centre Fund	Funding received from Scottish Government which has been targeted to support regeneration of Town Centres
New Sports Changing Facility at Duntocher	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21 & Corporate Asset Management Strategy 2016-21
New Sports Changing Facility at Lusset Glen in Old Kilpatrick	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21 & Corporate Asset Management Strategy 2016-21
Holm Park & Yoker Athletic FC	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21 & Corporate Asset Management Strategy 2016-21
New West Bridgend Community Centre	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21 & Corporate Asset Management Strategy 2016-21
Exxon City Deal	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Corporate Asset Management Strategy 2016-21
Queens Quay District Heating Network	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Corporate Asset Management Strategy 2016-21
<b>Strategic Lead - Housing and Communities</b>	
Invest in "Your Community Initiative"	The H+E Delivery Plan clearly sets out the challenge of the competing demands of delivering joined-up services to local areas, against a backdrop of financial and resourcing challenges. The Delivery Plan confirms that the Your Community Initiative, which includes Community Budgeting and the Improvement Fund, is the council's approach to delivering services to local areas and involving local communities. The Communities Team continue to work to embed this approach across relevant council services and CPWD to improve ways of delivering the required services, while improving community participation and engagement.
Integrated Housing Management System	ICT Asset management plan commits to delivering ICT assets that are fit for purpose in terms of ease of use, meeting business requirements and innovative
<b>Strategic Lead - Resources</b>	
Valuation Joint Board	This is linked to the VJB capital plan
Making Tax Digital	Although not linked to a specific AMP this is a statutory requirement as from April 2020 all aspects of the VAT return must be digital. This is a mandatory requirement from HMRC.
Electronic Insurance System	Although not linked to a specific AMP this system will improve the working processes within the insurance team, streamlining reporting and claims handling processes being dealt with. It will improve the digitalisation of the work within the team.
<b>Strategic Lead - Environment and Neighbourhood</b>	



Allotment Development	There is a section within the Open Space Asset Management Plan Action Plan on Allotments. This states that in line with the Councils obligations under the Community Empowerment Act we will provide three new allotment sites of at least 0.66 hectares.
Community Capital Fund	There is a section within the Open Space Asset Management Plan Action Plan on Playspace for children and teenagers. This states that we will utilise developer contributions to address the quality of current stock and achieve better contributions to increase the scale of provision and underpin the continued maintenance of any new provision. We will enhance the accessibility and inclusivity of play provision and work towards providing inclusive play provision in all new and refurbished play areas.
Community Sports Fund	This is a fund that allows sports clubs to apply for funding to improve existing and develop new facilities. Within the Open Space Asset Management Plan it states that the provision of new 3G pitches and new pavillions has improved the overall sports pitch asset, however there are some facilities still classed as poor which require addressing.
Invest in creating an Environmental Improvement Fund	The Open Space Asset Management Plan states that we will select amenity Greenspace sites to increase the proportion that is managed for biodiversity. The plan states that we will upgrade and make green corridors more useable.
Kilmarnock Cemetery Extension	The Open Space Asset Management Plan states that we will construct an extension to Kilmarnock Cemetery.
Levengrove Park	The Open Space Asset Management Plan states that we will provide as a minimum provision in our Urban Parks - car parking, toilet provision, nature area and play opportunities.
Posties Park Sports Hub	Within the Open Space Asset Management Plan it states that the provision of new 3G pitches and new pavillions has improved the overall sports pitch asset, however there are some facilities still classed as poor which require addressing.
Sports Pitch/Facilities Upgrades	Within the Open Space Asset Management Plan it states that the provision of new 3G pitches and new pavillions has improved the overall sports pitch asset, however there are some facilities still classed as poor which require addressing. Contained within Asset Management Plan Property 2016-21 & Corporate Asset Management Strategy 2016-21
Vale of Leven Cemetery Extension	The Open Space Asset Management Plan states that we will identify a new Cemetery site in the Vale of Leven.
New Play & Recreation at Radnor Park, including MUGA	There is a section within the Open Space Asset Management Plan Action Plan on Playspace for children and teenagers. This states that we will utilise developer contributions to address the quality of current stock and achieve better contributions to increase the scale of provision and underpin the continued maintenance of any new provision. We will enhance the accessibility and inclusivity of play provision and work towards providing inclusive play provision in all new and refurbished play areas.
Auld Street Clydebank - Bond	Works to be carried out from recovered Road Bond include C/way, F/Way resurfacing, roundal & street lighting.
A813 Road Improvement Phase 1	A813 forms a strategic link from the settlements witing WDC both Carriageway and geometry require upgrading to current specifications and is named in current AMP.
A813 Road Improvement Phase 2	A813 forms a strategic link from the settlements within WDC. Both Carriageway construction and road geometry require upgrading to current specifications and this is named in current AMP.
A811 Infrastructure Works	A811 forms a strategic link from the settlements witing WDC & neighbouring authorities both Carriageway and geometry required upgrading to current specifications and was named in current AMP.
A811 Lomond Bridge	In our AMP it states we will develop and implement design solution for failing bridge deck @ Lomond Road Bridge Balloch.
Protective overcoating to 4 over bridges, River Leven	Slippage required due to a comprehensive works package which will be created from the Bridge Principal inspections which have been undertaken. AMP states that we will continue with programme of both Principal & General bridge inspections and implement Capital improvements identified from these inspections.
Strathclyde Partnership for Transport	These projects improve & support connectivity and equal access to Public transport & assist in encouraging Modal shift, thus helping reducing emissions.
Strathleven Park and Ride	This project results in Modal shift and reduced emissions.
Turnberry Homes	Final tranche of these works to be completed in conjunction with Dumbarton East footway improvements. As previously noted AMP states we will deliver capital footway improvements to facilitate safe pedestrian routes and encourage active travel.
Electrical Vehicle Charging	AMP states that we will continue to work with other service deprtments and organisations to install Electric Vehicle Charging points.
Mandatory 20MPH Residential communities	AMP - Creating safer communities for the residents of WDC.
River Leven Flood Prevention Scheme	AMP states that we will develop and produce a Flood Protection Study of the River Leven. Continued participation in CaLL - Clyde & Loch Lomond Flood Prevention Management Group.
Gruggies Burn Flood Prevention Scheme	Project design is ongoing as optioneering has produced alternative design solutions ongoing discussions with Consultants, Contractors & SEPA have permitted us to appoint a Specialist Contractor via Scape framework to produce a "Buildabilit"y statement. Ground investigation works instructed under Scape framework. Specialist Consultant appointed via SLC Professional Services Framework. AMP - continuation of the developement of Gruggies Burn and subsequent implementation of Gruggies Burn Flood Prevention Scheme.

<b>Strategic Lead - Education, Learning and Attainment</b>	
AV Equipment - Education	The current Education audio visual estate numbers ~650 teaching boards. ~200 boards are currently aged 7+ years old and/or faulty. The project aims to create and maintain a 'fit for purpose' learning environment to ensure compatibility with emerging and future technology by replacing ageing and faulty audio visual teaching boards.
Schools Estate Improvement Plan	Current school Estate Management Plan is being revised to reflect the changing needs in education delivery. A revised action plan will be produced to reflect key priorities in each geographical area and will be presented to committee in 2019. This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Contained within Asset Management Plan Property 2016-21 & Corporate Asset Management Strategy 2016-21
<b>Health and Social Care Partnership</b>	
Replace Elderly Care Homes and Day Care Centres	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan.
<b>New Capital Bids Received</b>	
Purchase of Gritters	Allows the Council to continue to deliver savings through effective asset management.
Glencairn House	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Corporate Asset Management Strategy 2016-21
Internet of Things Asset Tracking	ICT Asset management plan commits to delivering ICT assets that are fit for purpose in terms of ease of use, meeting business requirements and innovative
IoT Employee Resilience Support	ICT Asset management plan commits to delivering ICT assets that are fit for purpose in terms of ease of use, meeting business requirements and innovative
Education Software Licensing Refresh	ICT Asset management plan commits to delivering ICT assets that are fit for purpose in terms of ease of use, meeting business requirements and innovative
365 Implementation	ICT Asset management plan commits to delivering ICT assets that are fit for purpose in terms of ease of use, meeting business requirements and innovative
District Heating Network Expansion	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Corporate Asset Management Strategy 2016-21
Schools Estate Improvement Plan - next Phase	Current school Estate Management Plan is being revised to reflect the changing needs in education delivery. A revised action plan reflecting key priorities in each geographical area was presented to committee. This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. Corporate Asset Management Strategy 2016-21
Integrated Housing Management System	ICT Asset management plan commits to delivering ICT assets that are fit for purpose in terms of ease of use, meeting business requirements and innovative
Payment Card Industry Data Security Standard (PCIDSS)	Development work required for Legislative purposes and to provide adequate security for citizens making payment to the Council
Upgrade & Development of Agresso	Development work required to ensure our computer systems remain robust and fit for purpose
Lighting upgrades to LED in schools and Corporate buildings	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. To continue to reduce energy consumption and deliver savings through effective asset management.
Upgrade obsolete heating controls (BEMS) across Council estate	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. To continue to reduce energy consumption and deliver savings through effective asset management.
Replace failed heating controls/valves & recommission	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. To continue to reduce energy consumption and deliver savings through effective asset management.
Replace obsolete boilers (plant greater than 30 years old)	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. To continue to reduce energy consumption and deliver savings through effective asset management.
Replace existing main hall Air Handling unit at Clydebank Town Hall	This links to key objectives within the Asset Management Service Plan and Property Asset Management Plan.
Quick wins -projects with payback of less than 4 years	Allows the Council to continue to deliver savings through effective asset management.
Installation of Solar PV at Clydebank Leisure Centre	This links to key objectives within the Regeneration Delivery Plan, Asset Management Service Plan and Property Asset Management Plan. To continue to reduce energy consumption and deliver savings through effective asset management.
Alexandria Community Centre Sports Hall re-flooring	This links to key objectives within the Asset Management Service Plan and Property Asset Management Plan.

GENERAL SERVICES SAVINGS OPTIONS

APPENDIX 5

Option	About the service	Savings 20/21	Savings 21/22	Savings 22/23	Capital Investment Required	FTE Staffing Effect	What this will mean:	Lead Officer
1A	Reduction in funding in support of local events The Council hosts the Scottish Pipe Band Championships, Pro-am golf tournament, Christmas light switch-on events in Alexandria and Dumbarton and firework displays in Clydebank and Dumbarton. In addition the Council supports Loch Lomond Highland Games through provision of grant funding.	£7,860	£41,000	£108,500	£0	0.00	Option A: Cease the Council's existing event programme over a phased two-year period. This option would see each of the highlighted public events cease with opportunities explored for local communities/businesses to run the fireworks displays and light switch on events. This would be phased in over 2020/21, 2021/22 and 2022/23.	M. Bennie
1B		£7,860	£36,000	£25,000	£0	0.00	Option B: Cease events except the Scottish Pipe Band Championships and Loch Lomond Highland Games over a phased two-year period. This option would see the Council continue to run the Scottish Pipe Band Championships and support the Loch Lomond Highland Games given the significant economic benefit generated for the local area from both events. All other events would cease with opportunities explored for local communities/businesses to run the fireworks displays and light switch on events. This would be phased in over 2020/21, 2021/22 and 2022/23.	M. Bennie
1C		£0	£11,500	£0	£0	0.00	Option C: Move to a single fireworks event in West Dunbartonshire. This option would replace the existing two fireworks events with one single display which would alternate location between Clydebank and Dumbarton each year.	M. Bennie
1D		£7,680	£7,680	£7,680	£0	0.00	Option D: Cease Christmas lights switch on events. This option would see the current Christmas lights switch on events in Dumbarton and Alexandria cease with opportunities explored for these to transfer to businesses/community groups.	M. Bennie

1E			£0	£16,900	£16,900	£0	0.00	Option E: Cease Golf Pro-am event This option would see the event at Dalmuir Municipal Golf Course withdrawn with opportunities explored for this to transfer to businesses/community groups.	M. Bennie
1F			£0	£2,000	£2,000	£0	0.00	Option F: Amend model for Pro-am Golf competition. As an alternative to Option E, amend format of the event to remove pre-event reception and increase entry fees.	M. Bennie
2	Reduce levels of street cleaning	The street cleaning service is responsible for keeping roads clean and litter-free within the requirements of the Environmental Protection Act. The service also extends to public spaces such as parks, play areas, and beaches. This includes emptying litter bins, and routine and ad hoc sweeping. This service currently operates on a fortnightly basis.	£50,000	£50,000	£50,000	£0	2.57	Under this option, the service would move to monthly with a continued focus on high-use pedestrian areas. Residents would continue to be encouraged to Do the Right Thing and dispose of their litter in bins, with additional bins installed at key locations throughout the authority to minimise littering.	G. MacFarlane
3	Reduce levels of street cleaning	In addition to the general street cleaning provision, the Council currently operates a daily street sweeping service in town centres throughout West Dunbartonshire.	£50,000	£50,000	£50,000	£0	2.00	This option would see a 10% reduction in the service, with sweeping being undertaken every second day. This provision fulfils the Council's statutory obligations.	G. MacFarlane
4	Remove the provision of weekend litter collections	In addition to the street cleaning services outlined, the Council currently provides a litter collection and dog fouling removal service seven days per week.	£70,000	£140,000	£140,000	£0	0.00	This option would see the service operate Monday to Friday. Staff numbers would be unaffected, and the spend on weekend working would be reduced. The Do the Right Thing campaign activity with the public will continue in order to change behaviours and reduce littering.	G. MacFarlane
5	Remove Council funded festive lighting	The Council currently provides festive lighting in a number of communities across the area over the festive period.	£10,000	£10,000	£10,000	£0	0.00	Under this option, the Council would encourage and support local business and community organisations to establish fundraising for self-managed festive lighting displays for their area.	G. MacFarlane

6A	Reduce the level of Council staffed school crossings	At present the Council provides patrol staff at all crossing points within designated school routes. There is no statutory requirement to provide this service.	£25,000	£25,000	£25,000	£0	3.49	Option A: The Council is proposing to bring the service in line with current national guidance by withdrawing patrols from 17 locations where there are controlled pedestrian crossings in place. Best practice guidance states that school crossing patrollers should not be deployed at junctions where pedestrian crossings already exist because this duplication can be confusing for motorists. The Council has experienced difficulties recruiting for school crossing vacancies and the saving would be achieved through not filling vacant posts	G. MacFarlane
6B			£225,000	£225,000	£225,000	£0	9.43	Option B: The Council has no statutory obligation to provide a school crossing service and this option, would see patrollers withdrawn from all crossings. The Council would continue to work with parents and pupils to promote road safety.	G. MacFarlane
7	Reduction in the funding provided to Supported Study	Supported study provides additional focussed assistance to secondary students through sessions outwith the classroom.	£100,700	£100,700	£100,700	£0	0.00	Currently the Education service provides £100,000 a year to secondary schools for supported study. This investment is then enhanced by schools. Under this option, schools would fund all supported study from their individual budgets with provision tailored to the needs of their pupils.	L. Mason
8	Reduced central funding for swimming lessons	Every primary school in West Dunbartonshire offers swimming lessons to P6 and P7 pupils. Currently central education contributes £18,000 a year for this.	£18,000	£18,000	£18,000	£0	0.00	Under this option the cost would no longer be met by the central education service, and instead each school would decide whether to provide this service through the use of their own individual funds.	L. Mason
9A	Reduce discretionary rates relief	All Councils can offer rates relief to charities with premises in their area, and can claim up to 75% of the cost back from the Scottish Government. At present the Council provides 20% discretionary rates relief for all charities operating premises in the area.	£8,300	£8,300	£8,300	£0	0.00	Option A: Withdraw 20% discretionary rates reliefs provided to charity shops in the Council area. Charity shops can access rates relief while other businesses trading in competition cannot. Under this option the Council would no longer offer rates relief to charity shops operating in the area saving the Council £6300, These charities would meet the £33,000 combined cost of their rates. Local and national charities operating other premises in the area would continue to benefit from rates relief.	S. West

9B			£9,500	£9,500	£9,500	£0	0.00	Option B: Withdraw 20% discretionary rates relief provided to national charities which have premises in the Council area. Under this option the Council would no longer offer rates relief to national charities operating premises in the area saving the Council £9,800. This would allow the Council to focus resources in support of local charities. National charities would meet the £39,000 combined cost of their rates.	S. West
9C			£92,700	£92,700	£92,700	£0	0.00	Option C: Withdraw 20% discretionary rates reliefs provided to all local and national charities which have premises in the Council area. Under this option the Council would no longer offer rates relief to local or national charities which have premises in the Council area, saving the Council £92,700. This would see the charities meet the £371,000 combined cost of their rates.	S. West
10	Remove the provision of elderly welfare grant	Every resident aged 65 or over who lives in West Dunbartonshire is eligible for the annual Elderly Welfare Grant which is currently £15 per year. Residents have the option to receive the payment directly or transfer it to a recognised elderly welfare group.	£120,000	£120,000	£120,000	£0	0.00	This option would see the payment withdrawn from both individuals and groups. Elderly welfare groups would be directed towards West Dunbartonshire Community Voluntary Service for assistance on accessing alternative grants.	S. West
11	Implement an updated supported accommodation provision	As part of their statutory obligations The Homelessness and Homeless Prevention Service commissions external partners to provide residential supported accommodation to homeless and vulnerable households.	£0	£53,000	£53,000	£0	0.00	Under this option, a review would be undertaken with a view to reducing the spend on supported accommodation by 10%, while also ensuring appropriate accommodation continues to be available for individuals who require it. This review will help improve outcomes for the individual by leading to less transition between units and less disruption.	P. Barry

12	Remove funding for the festive Nightzone	Nightzone is a safety initiative which operates during the festive season to reduce anti-social behaviour providing support including taxi marshalls and additional police patrols.	£12,000	£12,000	£12,000	£0	0.00	This option would see the current Nightzone activity which takes place over the festive period come to an end. Scheduled police activity would continue in the area.	P. Hessett
13	Reduce catering costs	Historically free school meals have been provided for teachers supervising pupils in dining rooms at lunchtime.	£33,000	£33,000	£33,000	£0	0.00	This option would see the historic practice of providing a free school meal to education staff at lunchtimes withdrawn with employees meeting the cost of their lunch.	L. Mason
14	Amend management of CCTV	Currently the Council's CCTV system is managed by an external provider with the Council paying for this service.	£15,000	£36,000	£36,000	£0	0.00	Under this option, CCTV monitoring would be brought in-house, maintaining the service and allowing the Council to make savings on management fees and other costs.	P. Barry
15	Reduce disclosure costs	The Council currently meets the costs of disclosure checks for new and existing staff.	£10,000	£10,000	£10,000	£0	0.00	Under this option, the Council would continue to meet the cost of a disclosure check for existing employees with new employees paying the £25 fee themselves.	V. Rogers
16	Remove Council Tax reduction for second homes	A Council Tax discount of up to 50% is currently available to all owners of second homes in the area.	£60,000	£60,000	£60,000	£0	0.00	Under this option, the reduction in Council Tax offered to second home owners would be withdrawn saving £60,000 per annum.	S. West
17	Replace paper Council and Committee Papers with e-agendas	All Council and committee reports are available for review on the Council's website, however, historically a number of papers have been printed and delivered to elected members.	£6,400	£6,400	£6,400	£0	0.00	Under this option, Council papers would no longer be printed and delivered. Elected members would instead access reports online on their devices with refresher training provided if required.	P. Hessett
18	Reduce affiliations to outside organisations.	The Council has historic membership or affiliation to a number of organisations that are not related to service delivery for residents.	£2,982	£2,982	£2,982	£0	0.00	This option would see the Council cancel its affiliation to the following groups: Nuclear Free Local Authorities - £1365, National Association of Councillors - £422 and Commonwealth Local Government Forum - £1195.	P. Hessett

19	Reduce cost of Council meetings	The Council currently records and audiocasts Council and committee meetings to the public through its website.	£3,900	£3,900	£3,900	£0	0.00	This option would see the removal of audiocasting and recording of Council and committee meetings. Members of the public could continue to attend meetings in person and have access to committee documents, reports and minutes online.	P. Hessett
20	Reduce survey costs	The Council currently commissions a monthly telephone satisfaction survey in order to monitor and improve performance across its services	£8,500	£8,500	£8,500	£0	0.00	Under this option, the survey would end with attempts undertaken to identify new sources of data to monitor residents' satisfaction with Council services.	M. Bennie
21	Reduce Teacher costs	In addition to the Attainment Challenge Funding and Pupil Equity Funding distributed to schools, an allowance is also provided to address the impact of deprivation in primary schools	£0	£276,923	£450,000	£0	9.00	Under this option, the core teacher staffing required for delivery of the curriculum would be maintained. A number of new and additional projects to reduce the poverty related attainment gap in primary schools are being funded through the Pupil Equity Fund and Scottish Attainment Challenge Fund, negating the impact of the withdrawal of this funding.	L. Mason
22	Reduce Teacher costs	In addition to the Attainment Challenge Funding and Pupil Equity Funding distributed to schools, an allowance is also provided to address the impact of deprivation in secondary schools.	£0	£233,231	£379,000	£0	7.59	Under this option, the core teacher staffing required for delivery of the curriculum would be maintained. A number of new and additional projects to reduce the poverty related attainment gap in secondary schools are being funded through the Pupil Equity Fund and Scottish Attainment Challenge Fund, negating the impact of the withdrawal of this funding.	L. Mason
23	Reduce school budgets	Each school in West Dunbartonshire receives an annual budget which they can use to pay for services, supplies and ancillary items such as photocopying.	£100,000	£100,000	£100,000	£0	0.00	Under this option, the area's 40 schools will continue to receive an allocation from £1.2million with work continuing with head teachers to ensure their priorities are met.	L. Mason



24	Reduce Teacher costs	Additional funding was provided across the area's five mainstream secondary schools to support the launch of the consortium model. The model expands the choice of subjects a pupil can study by offering the opportunity to undertake Highers at another school.	£18,462	£30,000	£30,000	£0	0.60	The additional funding, equivalent to 0.6 of a post in total, was provided to embed the consortium model. As the approach is now established this option would see the withdrawal of the funding. The consortium model would continue across the area's five mainstream secondary schools.	L. Mason
25	Reduce Teacher costs	Currently additional funding is allocated to each secondary school to provide behavioural support staffing in addition to the core teachers required for delivery of the curriculum.	£0	£153,849	£250,000	£0	5.00	Under this option, the core teacher staffing required for delivery of the curriculum would be maintained. The additional funding, equivalent to 5 FTE staff in total across the area's five mainstream secondaries, would be withdrawn on a phased basis.	L. Mason
26	Reduce Teacher costs	Currently additional funding is allocated to each secondary school to promote and support Alternatives to Exclusion.	£0	£138,462	£225,000	£0	4.50	Under this option, the core teacher staffing required for delivery of the curriculum would be maintained. A number of new and additional projects to prevent exclusion are being funded through the Pupil Equity Fund distributed to schools negating the impact of the withdrawal of this funding.	L. Mason
27	Reduce Teacher costs	Currently funding is allocated to provide additional support staffing across primary and secondary schools.	£0	£64,311	£104,500	£0	2.00	Under this option, the core teacher staffing required for delivery of the curriculum would be maintained. Funding for additional support staffing, equivalent to 2.09 shared across all schools would be withdrawn on a phased basis.	L. Mason
28	School Transport	Currently the Council provides free mainstream school transport to primary pupils who live more than one mile from school and secondary pupils who live more than two miles from school.	£200,000	£300,000	£300,000	£0	0.00	This option would see the school transport criteria amended to statutory level, bringing it into line with almost every other Scottish Council. Free mainstream school transport would be provided to primary pupils who live more than two miles from school and secondary pupils who live more than three miles from school, with remaining pupils encouraged to walk or cycle to school in line with the drive to improve health and wellbeing in the area.	L. Mason

29	Reduce public toilet provision	The Council currently operates eight public toilet facilities in West Dunbartonshire including automated cubicles.	£30,000	£50,000	£50,000	£0	0.00	Following a review of these facilities, this option proposes reducing the number of public toilets by two. The closure of the toilets at Balloch and Dumbarton Riverside would have least impact as a number of alternative facilities are available nearby.	G. MacFarlane
30	Targetted further biodiversity	Currently the Council provides a ground maintenance service across the area which includes grass cutting in public areas.	£50,000	£50,000	£50,000	£0	2.00	Under this proposal, ground maintenance would be reviewed and the number of biodiversity areas would be increased, helping the Council to reduce its carbon footprint as well as encouraging a more diverse range of birds and insects. This would lead to a reduction in grass cutting requirements and a reduction in seasonal recruitment.	G. MacFarlane
31	Increase charges for Care of Garden Scheme	The Council currently provides free garden maintenance to residents over the age of 65 and those under 65 if they are registered disabled.	£80,000	£80,000	£80,000	£0	0.00	Under this proposal, all residents would pay the same fee for the service, which is currently £70 per year. This includes two hedge cuts and seven grass cuts throughout the year.	G. MacFarlane
32	Rationalise service provision	Currently the Council operates 6 bowling green sites in the area, with three full size greens across two sites in Clydebank and 4 small veterans greens in Alexandria.	£0	£20,000	£20,000	£0	1.00	The Council has seen a steady decline in membership numbers and use of its bowling green facilities over the past 10 years. Under this proposal, the single bowling green at Goldenhill would close and merge with Whitecrook Bowling Club which has two greens.	G. MacFarlane
33	Increase charges	The Council currently uplifts food waste and garden waste together which is collected in brown bins.	£0	£127,700	£127,700	£220,000	0.00	Under this proposal, residents would be provided with an additional bin for disposing of food waste. The collection of garden waste would be optional with a fee paid for this service if required. Any change would be phased.	G. MacFarlane
34A	Reduce service provision	The Council operates two recycling centres at Dalmoak, Renton, and Ferry Road, Old Kilaptrick which are operational seven days a week for 11 hours each day during the summer season (April to September) and for nine hours each day during the winter season (October to March).	£20,400	£40,800	£40,800	£0	0.00	Option A: Recycling centres throughout West Dunbartonshire are currently open to the public seven days every week Under this option, residents would be able to access the centres six days per week.	G. MacFarlane

34B			£0	£51,000	£51,000	£0	0.00	Option B: Under this proposal, opening hours would be altered to a year-round schedule, with residents able to access the centres for seven hours each day.	G. MacFarlane
35	Increase charges	The Council currently charges £21.66 to uplift bulky household items which is below the local authority average.	£66,700	£66,700	£66,700	£0	0.00	It is proposed to increase the charge for special uplifts to £35 from 1 April, 2020, which is reflective of fees charged by other Councils. Householders will still be able to dispose of any bulky household waste free of charge by taking the item to the Council's household waste recycling centres at Dalmoak and Old Kilpatrick.	G. MacFarlane
36	Implement more efficient working practice	Waste services currently collects household and commercial waste from premises the length and breadth of West Dunbartonshire.	£0	£125,000	£125,000	£0	4.00	The existing waste services routes were formally developed around 10 years ago with additional collections added where new housing estates launched or new businesses opened. It is recognised that this has led to potential operational inefficiencies. A review of waste routes and operations will be undertaken to ensure the service is working as efficiently as possible.	G. MacFarlane
37	Increase charges	Currently the Council provides free recycling containers to every household in new build developments.	£10,000	£10,000	£10,000	£0	0.00	Under this proposal, developers would contribute £25 towards recycling bins for each household.	G. MacFarlane
38	Increase charges	Currently the Council provides commercial waste uplift at charities and places of worship free of charge.	£25,000	£25,000	£25,000	£0	0.00	Under this proposal, the current offer would be amended and the organisations would instead be eligible for a 50% discount on commercial waste uplifts.	G. MacFarlane
39	Reduce business grant funding	The Council currently distributes grants totalling £130,770 to businesses each year. This includes start up and growth funding.	£13,000	£13,000	£13,000	£0	0.00	Under this proposal, grant funding of £117,770 would be maintained to support local businesses and start ups and assist business growth in the area.	J. McAloon
40	Reduce business grant funding	The Council currently contributes £6,000 per year to Dunbartonshire Chamber of Commerce.	£6,000	£6,000	£6,000	£0	0.00	Under this proposal, the Council would withdraw its contribution towards the operating costs for the Dunbartonshire Chamber of Commerce.	J. McAloon

41	Reduce grants	The Private Sector Housing Grant provides funding to private home owners for medical adaptations or essential repairs. Lomond and Clyde Care and Repair manages this service on behalf of the Council.	£50,000	£50,000	£50,000	£0	0.00	Under this proposal, grant funding of £195,000 would continue to be provided to Lomond and Clyde Care and Repair Service to deliver the service. The reduction in grant would mean approximately three less owner applications for funding could be supported each year.	J. McAloon
42	Cost reduction - dog fouling	Currently, the Council provides free biodegradable bags for the disposal of dog waste. Almost a million bags are distributed each year at a cost of £18,000.	£18,000	£18,000	£18,000	£0	0.00	Under this proposal, the service would seek to introduce a small fee to cover the cost of production of dog bags or cease provision.	P. Barry
43	Reduce grants	The Community Budgeting scheme seeks to empower local communities to make lasting improvements in their area. Currently £60,000 of funding is available which community groups and projects can apply for.	£6,000	£6,000	£6,000	£0	0.00	Under this proposal, a fund of £54,000 would be maintained to support community groups and projects in the next phase of community budgeting.	P. Barry
44	Reduce funding for driving lessons	The Council has supported 316 young people between the ages of 17 and 24 with free driving lessons through our Support to Drive scheme, which launched in 2014.	£50,000	£50,000	£50,000	£0	0.00	The Council's Working4U service provides a range of assistance to residents of all ages to support them into employment. Under this proposal, the provision of the driving scheme would end, however, residents would continue to access support and practical help through the Working4U service and Job Centre Plus.	P. Barry
total - highest			<b>£1,639,604</b>	<b>£3,159,157</b>	<b>£3,768,382</b>	<b>£220,000</b>	<b>49.69</b>		
total - lowest			<b>£1,347,344</b>	<b>£2,835,757</b>	<b>£3,377,482</b>	<b>£220,000</b>	<b>43.75</b>		

## OPTIONS - RESERVES, ETC.

OPTION	2020/21 £m	2021/22 £m	2022/23 £m	COMMENTS
SAVINGS OPTIONS	£1.640	£3.159	£3.768	
INCREASE COUNCIL TAX TO MAXIMUM ALLOWED BY SCOTTISH GOVERNMENT	£0.640	£0.640	£0.640	COUNCIL TAX CAN BE INCREASED BY UP TO 4.84% - THE SUM HERE IS THE EXTRA ABOVE THE 3% ASSUMED IN CALCULATING THE GAP
EARMARKED FUNDS NO LONGER REQUIRED	£0.063	£0.000	£0.000	
USE OF FREE UNEARMARKED RESERVES	£0.581	£0.000	£0.000	PROJECTED REVENUE POSITION AT 31/3/20, PER 4.4.2
<b>TOTALS</b>	<b>£2.924</b>	<b>£3.799</b>	<b>£4.408</b>	

<b>AssessmentNo</b>	207	<b>Owner</b>	GHAETHORN	
<b>Resource</b>	Transformation		<b>Service/Establishment</b>	Regulatory
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	George	Hawthorn	Manager of Democratic and Registration Services	
	(include job titles/organisation)			
<b>Members</b>	Peter Hessett			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Savings Option - Stop audio-streaming Council and Committee Meetings			
	<b>The aim, objective, purpose and intended out come of policy</b>			
	The audio streaming of Council meetings on the internet currently costs the Council approximately £4800 per year and therefore if the Council takes a decision to stop the audio-streaming of its meetings there will be an annual saving to the Council to help address the projected shortfall in funding for 2020/21.			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	None			
<b>Does the proposals involve the procurement of any goods or services?</b>			<b>No</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>			<b>No</b>	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			<b>Yes</b>	
<b>Relevance to Human Rights (HR)</b>			<b>No</b>	
<b>Relevance to Health Impacts (H)</b>			<b>No</b>	
<b>Relevance to Social Economic Impacts (SE)</b>			<b>Yes</b>	
<b>Who will be affected by this policy?</b>				
At present members of the public can listen to council meetings by either attending the meetings or listening to the audio-stream via the internet. Therefore persons who are unable to travel due a disability or health or unable to pay for travel will no longer be able to listen to the meeting via the internet as an alternative to travelling.				
<b>Who will be/has been involved in the consultation process?</b>				
There are no plans for consultation at this time. The report on Audio-streaming which was considered by Council in August 2019 noted that a significant number of people (more than could be accommodated in the public viewing galleries) were listening to council meetings on a regular basis. However, there is no information on how many of these listeners have protected characteristics.				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>	Some elderly persons may not be	None. Unable to ascertain how many	Unable to listen to council meetings via	

	fit enough to travel to attend council meeting venues.	listeners have protected characteristics.	the internet.
<b>Cross Cutting</b>	not applicable		none
<b>Disability</b>	Some disabled person may not be able to travel to attend council meeting venues.	None. Unable to ascertain how many listeners have protected characteristics.	Unable to listen to council meetings via the internet
<b>Social &amp; Economic Impact</b>	Persons on low incomes may not be able to afford to travel to council meeting venues.	None. Unable to ascertain how many listeners have protected characteristics.	Unable to listen to council meetings via the internet
<b>Sex</b>	not applicable		none
<b>Gender Reassign</b>	not applicable		none
<b>Health</b>	Persons in poor health may not be able to travel to council meeting venues.	None. Unable to ascertain how many listeners have protected characteristics.	Unable to listen to council meetings via the internet
<b>Human Rights</b>	not applicable		none
<b>Marriage &amp; Civil Partnership</b>	not applicable		none
<b>Pregnancy &amp; Maternity</b>	not applicable		none
<b>Race</b>	not applicable		none
<b>Religion and Belief</b>	not applicable		none
<b>Sexual Orientation</b>	not applicable		none

### **Actions**

**Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.**

Although the removal of audio-streaming will have a negative impact on some of the protected groups identified above, all Council meetings are held in premises which are accessible to the public and therefore the Council is able to fulfil its statutory obligations to hold such meetings in public.

**Will the impact of the policy be monitored and reported on an ongoing bases?**

While there would be no formal monitoring of the impact of the policy to stop audio-streaming of council meetings, any feedback received from the public would be recorded and passed back to elected members.

**Q7 What is your recommendation for this policy?**

Introduce

**Please provide a meaningful summary of how you have reached the recommendation**

Although the removal of audio-streaming may have a negative impact on some of the protected groups as identified in this assessment, all Council meeting venues are accessible to the public and therefore the Council is able to fulfil its statutory obligations to hold such meetings in public.

<b>AssessmentNo</b>	215	<b>Owner</b>	gscholes
<b>Resource</b>	Regeneration, Environment and Growth		<b>Service/Establishment</b> Regeneration
	First Name	Surname	<b>Job title</b>
<b>Head Officer</b>	Michael	McGuinness	Economic Development Manager
	(include job titles/organisation)		
<b>Members</b>	Gillian Scholes - Business Support Co-ordinator, WDC		
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>		
<b>Policy Title</b>	Savings option - business grants		
	<b>The aim, objective, purpose and intended out come of policy</b>		
	The proposed savings options for 2020/21 include: Reduction of other funding to external organisations: • Dunbartonshire Chamber of Commerce (£6k) Proposed savings options also include: • Economic Development Scheme Allocation- Reduction of Business Grants Budget (£13k)		
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>		
	Economic Development Service are proposing savings which include a reduction of funding to external organisations which relates to £6k funding being withdrawn from Dunbartonshire Chamber and a reduction of £13k to the Business Support grant budget which will result in a reduction of grant funding being available to local businesses.		
<b>Does the proposals involve the procurement of any goods or services?</b>		<b>Yes</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>		<b>No</b>	
<b>SCREENING</b>			
<i>You must indicate if there is any relevance to the four areas</i>			
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>		<b>Yes</b>	
<b>Relevance to Human Rights (HR)</b>		<b>No</b>	
<b>Relevance to Health Impacts (H)</b>		<b>No</b>	
<b>Relevance to Social Economic Impacts (SE)</b>		<b>Yes</b>	
<b>Who will be affected by this policy?</b>			
Dunbartonshire Chamber would no longer receive £6k annual funding which contributes to their overall overhead costs. A reduction in business support grant budget would result in a reduction in the number of business growth grants available to local businesses which assists them to grow and create local jobs.			
<b>Who will be/has been involved in the consultation process?</b>			
A meeting will be arranged with Dunbartonshire Chamber to discuss content of service level agreement for current year (2020/21) and will also discuss possible withdrawal of funding for 2020/21 financial year. Team meeting – staff have been made aware of the budget challenges for 2020/21 and possible savings options have been discussed. Research has been undertaken to ensure that the budget options proposed have been selected to minimise the impact of the savings selected for the local area.			
<b>Please outline any particular need/barriers which equality groups may have in relation to this</b>			



**policy list evidence you are using to support this and whether there is any negative impact on particular groups.**

	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>
<b>Age</b>	none		none
<b>Cross Cutting</b>	none		
<b>Disability</b>	none	There is UK and Scotland level evidence that women, disabled people have greater difficulty accessing finance and appropriate business support, however analysis of these proposal does not suggest either positive or negative consequences for this group compared to others.	Analysis of these proposal does not suggest either positive or negative consequences for this group compared to others.
<b>Social &amp; Economic Impact</b>	negative	Reduction of funding to external organisations may have a detrimental impact on the working relationships with those organisations.	May have a detrimental impact on the working relationship with Dunbartonshire Chamber.
<b>Sex</b>	none	There is UK and Scotland level evidence that women, can have greater difficulty accessing finance and appropriate business support, however analysis of these proposal does not suggest either positive or negative consequences for this groups compared to others. Existing Women into business programme in West Dunbartonshire will be maintained.	Analysis of these proposal does not suggest either positive or negative consequences for this group compared to others.
<b>Gender Reassign</b>	none		
<b>Health</b>	none		
<b>Human Rights</b>	none		

<b>Marriage &amp; Civil Partnership</b>	none		
<b>Pregnancy &amp; Maternity</b>	none		
<b>Race</b>	none	There is UK and Scotland level evidence that BME people can have greater difficulty accessing finance and appropriate business support, however analysis of these proposal does not suggest either positive or negative consequences for this group compared to others	Analysis of these proposal does not suggest either positive or negative consequences for this group compared to others.
<b>Religion and Belief</b>	none		
<b>Sexual Orientation</b>	none		

#### Actions

<b>Issue Description</b>	<b>Action Description</b>	<b>Actioner Name</b>	<b>Due Date</b>
proposal to withdraw Dunbartonshire Chamber funding	A meeting will be held with Dunbartonshire Chamber to advise that they may not receive any funding for financial year 2020/21. Business Gateway has been working with the Chamber over the last year or so through the provision of additional expert help and have assisted with a strategy workshop with their Board to look at new ways to improve sustainability and generate additional income.	gillian.scholes@west-dunbarton.gov.uk	31-Mar-2020
reduction to business grant support budget	Continue to investigate other external funding opportunities to identify funding support available through Council and partner organisations to maximise the funding support available to local businesses.	gillian.scholes@west-dunbarton.gov.uk	31-Mar-2020

**Policy has a negative impact on an equality group, but is still to be implemented, please provide**

<b>justification for this.</b>
Analysis of the proposals does not suggest either positive or negative consequences for a particular group of people compared to others.
<b>Will the impact of the policy be monitored and reported on an ongoing bases?</b>
Economic Development service performance will continue to be monitored through PIs and Actions contained within Pentana System. The proposed savings options if accepted will reduce the number of business growth grants that will be available to local businesses to help them create jobs.
<b>Q7 What is you recommendation for this policy?</b>
<b>Please provide a meaningful summary of how you have reached the recommendation</b>
Whilst the proposed savings options if accepted will reduce the number of business growth grants that will be available to local businesses to help them create jobs, the impact will not fall more heavily on a particular protected group.

<b>AssessmentNo</b>	209	<b>Owner</b>	etroup
<b>Resource</b>	Regeneration, Environment and Growth		<b>Service/Establishment</b> Housing and Employment
	First Name	Surname	<b>Job title</b>
<b>Head Officer</b>	Elaine	Troup	Communities Manager
	(include job titles/organisation)		
<b>Members</b>	Peter Barry, Strategic Lead, Housing and Employability Louise Hasting, HR Business Partner (previously) Sonya Welby, Director, Enigma Security Solutions Ltd Rebecca Hall, Strategic Procurement (now left the organisation) Alison Wood, Strategic Procurement		
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>		
<b>Policy Title</b>	Savings option - In-house management of CCTV		
	<b>The aim, objective, purpose and intended outcome of policy</b>		
	The Council currently out-sources the monitoring of public space CCTV to a private operator. The aim of this project is to TUPE the monitoring staff over to WDC thus providing a cost reduction and presenting an opportunity for added value in terms of the role of the monitoring staff.		
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>		
	Peter Barry, Strategic Lead, Housing and Employability Louise Hasting, HR Business Partner (previously) Rebecca Hall, Strategic Procurement (now left the organisation) Alison Wood, Strategic Procurement Sonya Welby, Director, Enigma Security Solutions Ltd Sonya Welby, Enigma Group		
<b>Does the proposals involve the procurement of any goods or services?</b>		<b>No</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>		<b>Yes</b>	
<b>SCREENING</b>			
<i>You must indicate if there is any relevance to the four areas</i>			
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>		<b>Yes</b>	
<b>Relevance to Human Rights (HR)</b>		<b>No</b>	
<b>Relevance to Health Impacts (H)</b>		<b>No</b>	
<b>Relevance to Social Economic Impacts (SE)</b>		<b>No</b>	
<b>Who will be affected by this policy?</b>			
All monitoring staff employed by Enigma Security Solutions Ltd based at the Clydebank Police Station monitoring room.			
<b>Who will be/has been involved in the consultation process?</b>			
Peter Barry, Strategic Lead, Housing and Employability Louise Hasting, HR Business Partner (previously) Rebecca Hall, Strategic Procurement (now left the organisation) Alison Wood, Strategic Procurement Sonya Welby, Director, Enigma Security Solutions Ltd. Further consultation will be required with the monitoring staff currently employed by Enigma Security Solutions.			
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>			

	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>
<b>Age</b>			
<b>Cross Cutting</b>	This proposal will impact on the terms and conditions of employment of all monitoring staff and will therefore need to be implemented with due consideration.	The TUPE regulations will be adhered to throughout.	The impact on the monitoring staff should be kept to a minimum with currently no proposed changes to the duties or place of work.
<b>Disability</b>			
<b>Social &amp; Economic Impact</b>			
<b>Sex</b>			
<b>Gender Reassign</b>			
<b>Health</b>			
<b>Human Rights</b>			
<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>			
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>			
N/A			
<b>Will the impact of the policy be monitored and reported on an ongoing basis?</b>			
Yes, should the policy be implemented there will be an on-going review of the monitoring staff and delivery of the anticipated savings.			
<b>Q7 What is your recommendation for this policy?</b>			
Introduce			
<b>Please provide a meaningful summary of how you have reached the recommendation</b>			
We will ensure that a fair process is followed in terms of equality and TUPE if approved. This proposal is recommended on the basis that it offers a financial saving together with additional operational benefits having the monitoring team part of WDC. This recommended change should be considered within the wider context of an overall review of all CCTV with a longer term ambition to improve the overall infrastructure and CCTV provision.			

<b>AssessmentNo</b>	208	<b>Owner</b>	etroup	
<b>Resource</b>	Regeneration, Environment and Growth		<b>Service/Establishment</b>	Housing and Employment
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	Elaine	Troup	Communities Manager	
	(include job titles/organisation)			
<b>Members</b>	Peter Barry, Strategic Lead, Housing and Employability. Suzanne Greer, Community Empowerment Officer.			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Savings option - Reduction in revenue funding for Community budgeting by 10%			
	<b>The aim, objective, purpose and intended out come of policy</b>			
	This is a proposed efficiency that will deliver a 10% reduction in the grant-giving element of Community Budgeting (CB). While this will deliver a small reduction in the grant-giving element of CB, it will not have any impact on the overall ambition of delivering 1% of Council budget through mainstreaming.			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	Communities Team, Housing and Employability. Finance Business Partner.			
<b>Does the proposals involve the procurement of any goods or services?</b>			<b>No</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>			<b>No</b>	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			<b>Yes</b>	
<b>Relevance to Human Rights (HR)</b>			<b>No</b>	
<b>Relevance to Health Impacts (H)</b>			<b>Yes</b>	
<b>Relevance to Social Economic Impacts (SE)</b>			<b>Yes</b>	
<b>Who will be affected by this policy?</b>				
This reduction in budget will affect a range of community groups across west Dunbartonshire who regularly bid for funding through Community Budgeting.				
<b>Who will be/has been involved in the consultation process?</b>				
Peter Barry, Strategic Lead, Housing and Employability Janice Rainey, Finance Business Partner Communities Team				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>				
<b>Cross Cutting</b>	This fund is available to all community organisations to bid	Community groups deliver a broad range of benefits to citizens across West	This reduction in budget will result in an increased competition for this	

	for. The groups cover a range of ambitions to support many of the equality groups listed above.	Dunbartonshire. Many operate in areas suffering from multiple deprivation and represent many different equality groups. Community groups provide important benefits which include opportunities for people to meet, socialise, improve their confidence, their health and tackle social isolation.	fund and will ultimately result in more groups being unsuccessful in their bid for funding.
<b>Disability</b>			
<b>Social &amp; Economic Impact</b>			
<b>Sex</b>			
<b>Gender Reassign</b>			
<b>Health</b>			
<b>Human Rights</b>			
<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>			
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>			
While this reduced budget will result in fewer community groups being supported, the budget forms only a small part of the 1% of Council budgets to be committed to Community Budgeting mainstreaming during 2020/21.			
<b>Will the impact of the policy be monitored and reported on an ongoing bases?</b>			
Yes, there will be an evaluation report on each phase of Community Budgeting.			
<b>Q7 What is your recommendation for this policy?</b>			
Introduce			
<b>Please provide a meaningful summary of how you have reached the recommendation</b>			
The policy is relevant to equality; we will continue to work to ensure that the full range of groups in West Dunbartonshire can access PB funds. The recommendation to introduce this policy is based on the understanding that community groups will retain the opportunity to bid for small grants through the Community Budgeting process. While the process will become more competitive there are a number of other work streams being progressed via the Community Empowerment Strategy with the aim of supporting community groups through improved processes, resources and potentially new funding sources.			

<b>AssessmentNo</b>	206	<b>Owner</b>	ccolquhoun	
<b>Resource</b>	Transformation		<b>Service/Establishment</b>	People and Technology
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	Cher	Colquhoun	HR Adviser	
	(include job titles/organisation)			
<b>Members</b>	Victoria Rogers - Strategic Lead			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Saving option-New employees to pay disclosure check costs			
	<b>The aim, objective,purpose and intended out come of policy</b>			
	To reduce disclosure costs			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	Strategic Leadership Group. Potentially convenors and committee.			
<b>Does the proposals involve the procurement of any goods or services?</b>			<b>Yes</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>			<b>No</b>	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			<b>No</b>	
<b>Relevance to Human Rights (HR)</b>			<b>No</b>	
<b>Relevance to Health Impacts (H)</b>			<b>No</b>	
<b>Relevance to Social Economic Impacts (SE)</b>			<b>Yes</b>	
<b>Who will be affected by this policy?</b>				
Any new recruits within the Council that require a PVG/Disclosure for their post				
<b>Who will be/has been involved in the consultation process?</b>				
Managers, TU's, Counsellors				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>	The Council is governed by Public Sector Equality duties and as such needs to ensure advancement of equal opportunities.	The council has an ageing workforce in line with the West Dunbartonshire population demographics (National Records Scotland, 2019)	Due to the ageing workforce and workforce demographics there is evidence to suggest that older people will be more affected by this change. There will be a negative impact on age based on this.	
<b>Cross Cutting</b>		Due to the roles that require a	There will be a negative affect on	



		PVG/Disclosure females and older people will be affected.	females above a certain age due to occupational segregation based on gender and an ageing workforce.
<b>Disability</b>			
<b>Social &amp; Economic Impact</b>	The Council is governed by Public Sector Equality duties and as such needs to ensure advancement of equal opportunities.	Many of the jobs within the council that require a PVG are lower graded posts. From the Scottish Index of Multiple Deprivation (SIMD) Chart 2016, parts of West Dunbartonshire are amongst the most deprived in Scotland.	As there is an associated cost to individuals this would have a negative impact financially. There would be an impact on those who are already struggling financially.
<b>Sex</b>	The Council is governed by Public Sector Equality duties and as such needs to ensure advancement of equal opportunities.	The majority of roles within the Council that require PVG/disclosure are occupationally segregated based on gender and a high proportion of females occupy these roles. e.g. homecare roles, facilities roles, nursery and teaching roles. Women are also more likely to work part-time than men largely due to childcare responsibilities as such do not earn as much.	There will be a negative impact on females within these roles financially.
<b>Gender Reassign</b>			
<b>Health</b>			
<b>Human Rights</b>			
<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>			
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			

<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>
N/A
<b>Will the impact of the policy be monitored and reported on an ongoing basis?</b>
Consideration stages only
<b>Q7 What is your recommendation for this policy?</b>
Don't Introduce
<b>Please provide a meaningful summary of how you have reached the recommendation</b>
Women will be affected disproportionately by the change due to the nature of the roles that require PVG/Disclosure. WDC has an ageing workforce and the majority of post holders in these roles are women of some age bands. The majority of these roles are lower graded and can be difficult to recruit to so adding an additional financial burden may have further impact on recruitment.

<b>AssessmentNo</b>	178	<b>Owner</b>	sbrooks	
<b>Resource</b>	Regeneration, Environment and Growth		<b>Service/Establishment</b>	Housing and Employment
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	stephen	Brooks	Working 4U Manager	
	(include job titles/organisation)			
<b>Members</b>	Working 4U Manager			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Savings option - Manage Working 4U training services including ending access driving lessons scheme			
	<b>The aim, objective, purpose and intended out come of policy</b>			
	Driving lessons have been available for all members of the local community. This was introduced to improve generic employability skills			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	Working 4U - service users through annual application			
<b>Does the proposals involve the procurement of any goods or services?</b>			<b>No</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>			<b>No</b>	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			<b>Yes</b>	
<b>Relevance to Human Rights (HR)</b>			<b>No</b>	
<b>Relevance to Health Impacts (H)</b>			<b>No</b>	
<b>Relevance to Social Economic Impacts (SE)</b>			<b>Yes</b>	
<b>Who will be affected by this policy?</b>				
<b>Who will be/has been involved in the consultation process?</b>				
Partners and teams involved in EU funding programme				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>	Up to 25 year olds were identified as needing support into employment. Having a driving license can boost employability	30 to 40 people were passing driving tests each year	Possible negative impact on Younger people under the age of 25	
<b>Cross Cutting</b>	Having a driving license can boost employability	In later years of the scheme we were focusing more on	Possible negative impact of groups who are more	

		those at economic disadvantage	income deprived, however we will aim to mitigate this by accessing other funding sources, and have a tighter focus on the most disadvantaged groups
<b>Disability</b>			
<b>Social &amp; Economic Impact</b>			
<b>Sex</b>			
<b>Gender Reassign</b>			
<b>Health</b>			
<b>Human Rights</b>			
<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>			
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			

**Actions**

**Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.**

**Will the impact of the policy be monitored and reported on an ongoing bases?**

**Q7 What is your recommendation for this policy?**

Introduce

**Please provide a meaningful summary of how you have reached the recommendation**

Removing the funding may have a negative impact on people below 25 and those from more deprived backgrounds, however we may be able to mitigate impact by accessing other funding sources which are still in places, including no one left behind. This is an opportunity to provide focus more tightly on more deprived groups.

<b>AssessmentNo</b>	188	<b>Owner</b>	amunro	
<b>Resource</b>	Transformation		<b>Service/Establishment</b>	Education, Learning & Attainment
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	Alan	Munro	Quality & Performance Officer	
	(include job titles/organisation)			
<b>Members</b>	Alan Munro - Quality & Performance Officer - ELA Andrew Brown - Senior Education Officer - ELA			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Savings option - Reduction in teacher costs - Removal of Additional Allocation (2.09 FTE)			
	<b>The aim, objective, purpose and intended out come of policy</b>			
	Removal of Additional Allocation (2.09 FTE) - historic additional allocation posts across secondary schools.			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	Head Teacher across all establishments			
<b>Does the proposals involve the procurement of any goods or services?</b>			<b>No</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>			<b>No</b>	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			<b>Yes</b>	
<b>Relevance to Human Rights (HR)</b>			<b>No</b>	
<b>Relevance to Health Impacts (H)</b>			<b>No</b>	
<b>Relevance to Social Economic Impacts (SE)</b>			<b>No</b>	
<b>Who will be affected by this policy?</b>				
Combined impact of all savings to staffing allocations will impact on schools, increase workload and risk having surplus staff.				
<b>Who will be/has been involved in the consultation process?</b>				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>				
<b>Cross Cutting</b>				
<b>Disability</b>				
<b>Social &amp; Economic Impact</b>				
<b>Sex</b>				
<b>Gender Reassign</b>				
<b>Health</b>				

<b>Human Rights</b>			
<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>			
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>			
<b>Will the impact of the policy be monitored and reported on an ongoing basis?</b>			
<b>Q7 What is your recommendation for this policy?</b>			
Introduce			
<b>Please provide a meaningful summary of how you have reached the recommendation</b>			
This would alter the school staffing formula to reduce additionality provided. A reduction in staffing would impact on how schools approach meeting the needs of individual children and groups. It is unlikely that there would be differential impact on different equality groups.			

<b>AssessmentNo</b>	187	<b>Owner</b>	amunro	
<b>Resource</b>	Transformation		<b>Service/Establishment</b>	Education, Learning & Attainment
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	Alan	Munro	Quality & Performance Officer	
	(include job titles/organisation)			
<b>Members</b>	Alan Munro - Quality & Performance Officer - ELA Andrew Brown - Senior Education Officer - ELA			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Savings option - Reduction in teacher costs - Removal of alternative to exclusion (4.5 FTE)			
	<b>The aim, objective, purpose and intended out come of policy</b>			
	Reduction in 1FTE for SPTA, OLSP, VOLA & CHS, and 0.5FTE for DA. Additional approaches to exclusion in place due to PEF funding			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	Head Teacher in affected schools			
<b>Does the proposals involve the procurement of any goods or services?</b>			<b>No</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>			<b>No</b>	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			<b>Yes</b>	
<b>Relevance to Human Rights (HR)</b>			<b>Yes</b>	
<b>Relevance to Health Impacts (H)</b>			<b>Yes</b>	
<b>Relevance to Social Economic Impacts (SE)</b>			<b>No</b>	
<b>Who will be affected by this policy?</b>				
Combined impact of all savings to staffing allocations will impact on schools. <a href="https://www.tes.com/news/just-three-pupils-permanently-excluded-scotland">https://www.tes.com/news/just-three-pupils-permanently-excluded-scotland</a>				
<b>Who will be/has been involved in the consultation process?</b>				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>				
<b>Cross Cutting</b>				
<b>Disability</b>	Due regard needs to be given to the needs of the equality duty, especially in connection with disabled pupils with	Figures also show that pupils with additional support needs are almost five times more likely to be excluded	The councils approach needs to be in line with equality requirements	

	ASN and parents.	than pupils without	
<b>Social &amp; Economic Impact</b>		Pupils from the most deprived areas in Scotland are also much more likely to be excluded.	The councils approach needs to be in line with equality requirements
<b>Sex</b>	Due regard needs to be given to the needs of the equality duty	Boys are much more likely to be excluded compared to girls	The councils approach needs to be in line with equality requirements
<b>Gender Reassign</b>			
<b>Health</b>			
<b>Human Rights</b>			
<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>	Due regard needs to be given to the needs of the equality duty	Across Scotland children from some Black minority ethnic groups and children from Gypsy/traveller backgrounds are more likely to be excluded from School	The councils approach needs to be in line with equality requirements
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>			
<b>Will the impact of the policy be monitored and reported on an ongoing bases?</b>			
<b>Q7 What is your recommendation for this policy?</b>			
Introduce			
<b>Please provide a meaningful summary of how you have reached the recommendation</b>			
This would alter the school staffing formula to reduce additionality provided to manage alternatives to exclusion. Whilst there are a variety of approaches used in schools to manage alternatives, a reduction in staffing would impact on how schools approach this. Due regard needs to be given to the needs of the equality duty			



<b>AssessmentNo</b>	186	<b>Owner</b>	amunro	
<b>Resource</b>	Transformation		<b>Service/Establishment</b>	Education, Learning & Attainment
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	Alan	Munro	Quality & Performance Officer	
	(include job titles/organisation)			
<b>Members</b>	Alan Munro - Quality & Performance Officer - ELA Andrew Brown - Senior Education Officer - ELA			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Savings option - Reduction in teacher costs - Removal of secondary additionality (Behaviour support (5 FTE))			
	<b>The aim, objective, purpose and intended out come of policy</b>			
	Removal of secondary additionality (Behaviour support (5 FTE))			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	Head teachers in all establishments			
<b>Does the proposals involve the procurement of any goods or services?</b>			<b>No</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>			<b>No</b>	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			<b>Yes</b>	
<b>Relevance to Human Rights (HR)</b>			<b>No</b>	
<b>Relevance to Health Impacts (H)</b>			<b>Yes</b>	
<b>Relevance to Social Economic Impacts (SE)</b>			<b>No</b>	
<b>Who will be affected by this policy?</b>				
Combined impact of all savings to staffing allocations will impact on schools, increase workload and risk having surplus staff.				
<b>Who will be/has been involved in the consultation process?</b>				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>				
<b>Cross Cutting</b>				
<b>Disability</b>				
<b>Social &amp; Economic Impact</b>				
<b>Sex</b>				
<b>Gender Reassign</b>				
<b>Health</b>				
<b>Human Rights</b>				

<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>			
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>			
<b>Will the impact of the policy be monitored and reported on an ongoing basis?</b>			
<b>Q7 What is your recommendation for this policy?</b>			
Introduce			
<b>Please provide a meaningful summary of how you have reached the recommendation</b>			
This would alter the school staffing formula to reduce additionality provided to manage behaviour. Whilst there are a variety of approaches used in schools to manage behaviour, a reduction in staffing would impact on how schools approach this. Due regard needs to be given to the needs of the equality duty, especially in connection with disabled pupils with ASN and parents.			

<b>AssessmentNo</b>	185	<b>Owner</b>	amunro	
<b>Resource</b>	Transformation		<b>Service/Establishment</b>	Education, Learning & Attainment
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	Alan	Munro	Quality & Performance Officer	
	(include job titles/organisation)			
<b>Members</b>	Alan Munro - Quality & Performance Officer - ELA Andrew Brown - Senior Education Officer - ELA			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Savings option - Reduction in teacher costs - Remove secondary additionality (Consortium 0.6FTE)			
	<b>The aim, objective, purpose and intended out come of policy</b>			
	Senior phase consortia choices affected			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	Senior phase pupils			
<b>Does the proposals involve the procurement of any goods or services?</b>			Yes	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>			No	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			Yes	
<b>Relevance to Human Rights (HR)</b>			No	
<b>Relevance to Health Impacts (H)</b>			No	
<b>Relevance to Social Economic Impacts (SE)</b>			Yes	
<b>Who will be affected by this policy?</b>				
Senior phase consortia choices would be affected				
<b>Who will be/has been involved in the consultation process?</b>				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>				
<b>Cross Cutting</b>			These items will remain on the curriculum.	
<b>Disability</b>				
<b>Social &amp; Economic Impact</b>				
<b>Sex</b>				
<b>Gender Reassign</b>				
<b>Health</b>				

<b>Human Rights</b>			
<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>			
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>			
<b>Will the impact of the policy be monitored and reported on an ongoing basis?</b>			
<b>Q7 What is your recommendation for this policy?</b>			
Introduce			
<b>Please provide a meaningful summary of how you have reached the recommendation</b>			
When Consortium arrangements began, additional staffing was provided to the schools to facilitate the introduction of new courses. These courses are now established in the timetable provision of the schools. These items will remain on the curriculum.			

<b>AssessmentNo</b>	182	<b>Owner</b>	amunro	
<b>Resource</b>	Transformation		<b>Service/Establishment</b>	Education, Learning & Attainment
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	Alan	Munro	Quality & Performance Officer	
	(include job titles/organisation)			
<b>Members</b>	Alan Munro - Quality & Performance Officer - ELA Andrew Brown - Senior Education Officer - ELA			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Savings option - Reduction of teacher costs - Removal of deprivation allowance in primary schools			
	<b>The aim, objective, purpose and intended out come of policy</b>			
	Remove from budget calculations allocation for deprivation. This will reduce FTE but will not incur any impact on basic FTE allocation of teacher numbers. This will require some re-distribution of posts			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	All primary establishments			
<b>Does the proposals involve the procurement of any goods or services?</b>			<b>Yes</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>			<b>No</b>	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			<b>Yes</b>	
<b>Relevance to Human Rights (HR)</b>			<b>No</b>	
<b>Relevance to Health Impacts (H)</b>			<b>Yes</b>	
<b>Relevance to Social Economic Impacts (SE)</b>			<b>Yes</b>	
<b>Who will be affected by this policy?</b>				
Pupils in primary schools who require and would benefit from behaviour support.				
<b>Who will be/has been involved in the consultation process?</b>				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>				
<b>Cross Cutting</b>				
<b>Disability</b>		Disabled people are more likely to be income deprived than non disabled people		
<b>Social &amp; Economic</b>				

<b>Impact</b>			
<b>Sex</b>		Women are more likely to be income deprived than men, across Scotland 90% of single parents are female.	Potential impact is unclear
<b>Gender Reassign</b>			
<b>Health</b>			
<b>Human Rights</b>			
<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>		Black minority ethnic people are more likely to be income deprived than those from white ethnic groups	Potential impact is unclear
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>			
<b>Will the impact of the policy be monitored and reported on an ongoing basis?</b>			
<b>Q7 What is your recommendation for this policy?</b>			
Introduce			
<b>Please provide a meaningful summary of how you have reached the recommendation</b>			
The proposal is relevant to equality. With the introduction of the Scottish Attainment Challenge and Pupil Equity Funding, additional resourcing for schools can be calculated at a more local level, meeting the needs of the establishment. Whilst this will impact upon the provision of staff for the school, it will not impact upon the basic allocation of teacher numbers. A reduction in staffing may impact on how schools approach meeting the needs of individual children and different groups, we will continue to assess impact of changes.			

<b>AssessmentNo</b>	183	<b>Owner</b>	amunro	
<b>Resource</b>	Transformation		<b>Service/Establishment</b>	Education, Learning & Attainment
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	Alan	Munro	Quality & Performance Officer	
	(include job titles/organisation)			
<b>Members</b>	Alan Munro - Quality & Performance Officer - ELA Andrew Brown - Senior Education Officer - ELA			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Savings option - Reduction in teacher costs - Removal of the deprivation allowance in secondary schools			
	<b>The aim, objective, purpose and intended out come of policy</b>			
	Remove from budget calculations allocation for deprivation. This will reduce FTE but will not incur any impact on basic allocations of teacher numbers. This will require some re-distribution of posts			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	Secondary establishments across West Dunbartonshire			
<b>Does the proposals involve the procurement of any goods or services?</b>			<b>Yes</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>			<b>No</b>	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			<b>Yes</b>	
<b>Relevance to Human Rights (HR)</b>			<b>No</b>	
<b>Relevance to Health Impacts (H)</b>			<b>Yes</b>	
<b>Relevance to Social Economic Impacts (SE)</b>			<b>Yes</b>	
<b>Who will be affected by this policy?</b>				
Secondary school pupils who require and benefit from behavioural support				
<b>Who will be/has been involved in the consultation process?</b>				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>				
<b>Cross Cutting</b>				
<b>Disability</b>		Disabled people are more likely to be income deprived than non disabled people		
<b>Social &amp; Economic</b>				

<b>Impact</b>			
<b>Sex</b>		Women are more likely to be income deprived than men, across Scotland 90% of single parents are female.	
<b>Gender Reassign</b>			
<b>Health</b>			
<b>Human Rights</b>			
<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>		Black minority ethnic people are more likely to be income deprived than those from white ethnic groups	
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>			
<b>Will the impact of the policy be monitored and reported on an ongoing basis?</b>			
<b>Q7 What is your recommendation for this policy?</b>			
Introduce			
<b>Please provide a meaningful summary of how you have reached the recommendation</b>			
With the introduction of the Scottish Attainment Challenge and Pupil Equity Funding, additional resourcing for schools can be calculated at a more local level, meeting the needs of the establishment. Whilst this will impact upon the provision of staff for the school, it will not impact upon the basic allocation of teacher numbers. A reduction in staffing would impact on how schools approach meeting the needs of individual children and groups.			



<b>AssessmentNo</b>	189	<b>Owner</b>	amunro	
<b>Resource</b>	Transformation		<b>Service/Establishment</b>	Education, Learning & Attainment
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	Alan	Munro	Quality & Performance Officer	
	(include job titles/organisation)			
<b>Members</b>	Alan Munro - Quality & Performance Officer - ELA Andrew Brown - Senior Education Officer - ELA			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Savings options - School transport - Change of policy			
	<b>The aim, objective, purpose and intended out come of policy</b>			
	Increase distance eligibility and rationalise mode of transport provision for those eligible. Policy change for mainstream school transport to - Two miles for Primary & Three miles for Secondary.			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	All mainstream establishments, bus contractors, SPT, taxi contractors.			
<b>Does the proposals involve the procurement of any goods or services?</b>			<b>No</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>			<b>Yes</b>	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			<b>No</b>	
<b>Relevance to Human Rights (HR)</b>			<b>No</b>	
<b>Relevance to Health Impacts (H)</b>			<b>No</b>	
<b>Relevance to Social Economic Impacts (SE)</b>			<b>Yes</b>	
<b>Who will be affected by this policy?</b>				
Those pupils who currently receive or are about to receive school transport based on existing eligibility criteria.				
<b>Who will be/has been involved in the consultation process?</b>				
As there is no requirement to consult the change of policy would be communicated to parents and carers of mainstream school pupils.				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>				
<b>Cross Cutting</b>				
<b>Disability</b>				
<b>Social &amp; Economic Impact</b>		Families who previously qualified for free transport may find they have	Increased domestic expenditure for unexpected costs	

		to pay for future transport costs for their child attending school	
<b>Sex</b>			
<b>Gender Reassign</b>			
<b>Health</b>			
<b>Human Rights</b>			
<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>			
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>			
<b>Will the impact of the policy be monitored and reported on an ongoing bases?</b>			
<b>Q7 What is your recommendation for this policy?</b>			
Introduce			
<b>Please provide a meaningful summary of how you have reached the recommendation</b>			
Presently, WDC provides transportation to schools in excess of the statutory requirement. Making this change would bring us into line with the statutory requirement, but would impact upon existing contracts that are in place, and would affect a significant number of children who are presently eligible for mainstream school transport. This may be more of a burden on less well off households.			

<b>AssessmentNo</b>	179	<b>Owner</b>	amunro	
<b>Resource</b>	Transformation		<b>Service/Establishment</b>	Education, Learning & Attainment
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	Alan	Munro	Quality & Performance Officer	
	(include job titles/organisation)			
<b>Members</b>	Alan Munro - Quality & Performance Officer - Education, Learning & Attainment Andrew Brown - Senior Education Officer - Education, Learning & Attainment			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Savings option - Reduction in the funding provided to Supported Study			
	<b>The aim, objective, purpose and intended out come of policy</b>			
	This would see a change to the current supported study programme in West Dunbartonshire. Schools would review what is currently provided to inform planning and support based on the needs of pupils.			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	All secondary schools			
	<b>Does the proposals involve the procurement of any goods or services?</b>		Yes	
	<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>		No	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			Yes	
<b>Relevance to Human Rights (HR)</b>			No	
<b>Relevance to Health Impacts (H)</b>			No	
<b>Relevance to Social Economic Impacts (SE)</b>			Yes	
<b>Who will be affected by this policy?</b>				
Mainstream pupils who benefit from supported study will be affected by the removal of centrally provided funds, however schools may wish to move resources from other budgets to accommodate any shortfall. This budget option has no effect on any ASN provision in terms of support for studies.				
<b>Who will be/has been involved in the consultation process?</b>				
Head teachers have been consulted on this issue and are disappointed in the prospect of the removal of the funds, however they are aware of their options in maintaining this provision by other means.				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>				
<b>Cross Cutting</b>			Suitable support for pupils should still be available through	

			other roots
<b>Disability</b>			
<b>Social &amp; Economic Impact</b>			
<b>Sex</b>			
<b>Gender Reassign</b>			
<b>Health</b>			
<b>Human Rights</b>			
<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>			
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>			
<b>Will the impact of the policy be monitored and reported on an ongoing bases?</b>			
<b>Q7 What is your recommendation for this policy?</b>			
Introduce			
<b>Please provide a meaningful summary of how you have reached the recommendation</b>			
This would reduce the amount of available supported study programmes offered in schools. Of particular note in reaching this recommendation, during the period of industrial action in session 2016/17 where staff did not undertake supported study programmes, there was no discernible impact on attainment.			

<b>AssessmentNo</b>	180	<b>Owner</b>	amunro	
<b>Resource</b>	Transformation		<b>Service/Establishment</b>	Education, Learning & Attainment
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	Alan	Munro	Quality & Performance Officer	
	(include job titles/organisation)			
<b>Members</b>	Alan Munro - Quality & Performance Officer - ELA Andrew Brown - Senior Education Officer - ELA			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Savings option - Reduced funding for school swimming lessons for Primary pupils			
	<b>The aim, objective, purpose and intended out come of policy</b>			
	Remove the funding which Central education provides to schools for swimming lessons with individual Head Teachers given the option to use their delegated budgets for this.			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	Head Teachers across all primary establishments			
<b>Does the proposals involve the procurement of any goods or services?</b>			<b>No</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>			<b>Yes</b>	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			<b>No</b>	
<b>Relevance to Human Rights (HR)</b>			<b>No</b>	
<b>Relevance to Health Impacts (H)</b>			<b>Yes</b>	
<b>Relevance to Social Economic Impacts (SE)</b>			<b>No</b>	
<b>Who will be affected by this policy?</b>				
Primary school pupils				
<b>Who will be/has been involved in the consultation process?</b>				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>				
<b>Cross Cutting</b>				
<b>Disability</b>				
<b>Social &amp; Economic Impact</b>				
<b>Sex</b>				
<b>Gender Reassign</b>				
<b>Health</b>	Drowning is a high cause of death for children and young	Swimming lessons encourage fitness, a healthy lifestyle, and	Swimming is an excellent cardiovascular	

	<p>people. By teaching them to swim, they will become stronger swimmers and also gain valuable experience in the water. This experience greatly reduces the risk of an emergency. As West Dunbartonshire is surrounded by many waterways the need to learn how to be safe around water is imperative.</p>	<p>are structured to allow pupils to progress in terms of their ability</p>	<p>workout that promotes heart and lung health and improves strength and flexibility It is also a way to prevent childhood obesity. It can also improve mental and emotional health, overall mood, and help combat depression.</p>
<b>Human Rights</b>			
<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>			
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<p><b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b></p>			
<p><b>Will the impact of the policy be monitored and reported on an ongoing bases?</b></p>			
<p><b>Q7 What is your recommendation for this policy?</b></p>			
<p>Introduce</p>			
<p><b>Please provide a meaningful summary of how you have reached the recommendation</b></p>			
<p>This would remove the block central funding of swimming lessons, giving schools the option to determine the local need for themselves. This may have some negative impacts in terms of health.</p>			

<b>AssessmentNo</b>	214	<b>Owner</b>	labrown
<b>Resource</b>	Transformation	<b>Service/Establishment</b>	Resources
	First Name	Surname	<b>Job title</b>
<b>Head Officer</b>	Gillian	McNeilly	Finance Manager
	(include job titles/organisation)		
<b>Members</b>	Jackie Allison - Business Partner		
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>		
<b>Policy Title</b>	Savings Option - removal of elderly grant fund (£15.00)		
	<b>The aim, objective, purpose and intended out come of policy</b>		
	Remove the historic £15.00 per resident payment made annually through the Elderly Welfare Grant Fund to registered individuals and groups .		
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>		
	Finance Team within WDC and ASU		
<b>Does the proposals involve the procurement of any goods or services?</b>		Yes	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>		No	
<b>SCREENING</b>			
<i>You must indicate if there is any relevance to the four areas</i>			
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>		Yes	
<b>Relevance to Human Rights (HR)</b>		No	
<b>Relevance to Health Impacts (H)</b>		No	
<b>Relevance to Social Economic Impacts (SE)</b>		Yes	
<b>Who will be affected by this policy?</b>			
Residents over the age of 65, which would include nominations from resident to particular groups.			
<b>Who will be/has been involved in the consultation process?</b>			
Proposals of saving options were included in the previous public consultation process (i.e. for the 2018/19 budget setting process) which involves use of social media, surveys and public meetings. The Council's budget consultation process for 2020/21 ask the public for preference of services.			
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>			
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>
<b>Age</b>		The policy only provides £15.00 per annum for each resident aged over 65.	Positive - The removal of the grant would remove current inequality where those under the age of 65 may or may not be just as vulnerable at those

			over the age of 65 but are not eligible for the payment. Negative - Loss of £15 per eligible resident if the option to remove is pursued.
<b>Cross Cutting</b>			
<b>Disability</b>			
<b>Social &amp; Economic Impact</b>			
<b>Sex</b>			
<b>Gender Reassign</b>			
<b>Health</b>			
<b>Human Rights</b>			
<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>			
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>			
To remove the payment of the grant removes the current inequality, however it is noted that elderly currently receive benefit of this payment will lose this payment			
<b>Will the impact of the policy be monitored and reported on an ongoing bases?</b>			
n/a			
<b>Q7 What is your recommendation for this policy?</b>			
Introduce			
<b>Please provide a meaningful summary of how you have reached the recommendation</b>			
The removal of the grant would remove current inequality where those under the age of 65 may or may not be just as vulnerable as those over the age of 65 but are not eligible for the payment. However it is noted that £15 is only a tiny proportion of the yearly income of over 65s and would have a negligible effect.			



<b>AssessmentNo</b>	205	<b>Owner</b>	GHAWTHORN	
<b>Resource</b>	Transformation		<b>Service/Establishment</b>	Regulatory
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	George	Hawthorn	Manager of Democratic and Registration Services	
	(include job titles/organisation)			
<b>Members</b>	Peter Hessett, Strategic Lead, Regulatory			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Savings option-Management adjustment - Reduce Leadership Support Unit by one post.			
	<b>The aim, objective,purpose and intended out come of policy</b>			
	To provide secretarial support to the leadership team of the Council more efficiently			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	None			
<b>Does the proposals involve the procurement of any goods or services?</b>			<b>No</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>			<b>No</b>	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			<b>Yes</b>	
<b>Relevance to Human Rights (HR)</b>			<b>No</b>	
<b>Relevance to Health Impacts (H)</b>			<b>No</b>	
<b>Relevance to Social Economic Impacts (SE)</b>			<b>No</b>	
<b>Who will be affected by this policy?</b>				
<b>Who will be/has been involved in the consultation process?</b>				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>				
<b>Cross Cutting</b>				
<b>Disability</b>				
<b>Social &amp; Economic Impact</b>				
<b>Sex</b>		Change would affect one member of directly staff, whole team are female	A fair process will be followed utilising the Switch Process	
<b>Gender Reassign</b>				
<b>Health</b>				
<b>Human Rights</b>				

<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>			
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>			
<b>Will the impact of the policy be monitored and reported on an ongoing basis?</b>			
<b>Q7 What is your recommendation for this policy?</b>			
<b>Please provide a meaningful summary of how you have reached the recommendation</b>			
One member of staff would be affected directly, the team is entirely female, however the process will be fair and in line with SWITCH			

<b>AssessmentNo</b>	204	<b>Owner</b>	rlynch
<b>Resource</b>	Transformation		<b>Service/Establishment</b> Regulatory
	First Name	Surname	<b>Job title</b>
<b>Head Officer</b>	Raymond	Lynch	Section Head-Licensing and Depute Clerk to the West Dunbartonshire Licensing Board.
	(include job titles/organisation)		
<b>Members</b>	Peter Hessett-Strategic Lead-Regulatory.		
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>		
<b>Policy Title</b>	Savings Options-Nightzone West		
	<b>The aim, objective,purpose and intended out come of policy</b>		
	Nightzone is a safety initiative designed to keep local people safe during the festive season by reducing the harmful effects of alcohol, drugs and alcohol fuelled antisocial behaviour or disorder throughout the area. This includes taxi marshals on duty in Clydebank, Dumbarton and Alexandria, as well as high visibility police patrols and support from charities This proposal would see the Nightzone campaign ended.		
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>		
	Police Scotland.		
<b>Does the proposals involve the procurement of any goods or services?</b>	<b>No</b>		
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>	<b>No</b>		
<b>SCREENING</b>			
<i>You must indicate if there is any relevance to the four areas</i>			
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>	<b>Yes</b>		
<b>Relevance to Human Rights (HR)</b>	<b>No</b>		
<b>Relevance to Health Impacts (H)</b>	<b>No</b>		
<b>Relevance to Social Economic Impacts (SE)</b>	<b>No</b>		
<b>Who will be affected by this policy?</b>			
All residents of West Dunbartonshire that use the night time economy over the festive period.			
<b>Who will be/has been involved in the consultation process?</b>			
No consultation has been required as this is a non statutory function that has been funded previously. The Licensing Forum has been kept abreast of developments with regard to the nightzone west funding and provision of this service in the past.			
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>			
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>
<b>Age</b>	Younger persons are believed to frequent the late time economy more however, this		

	scheme has been equally applicable to older and younger persons who have benefitted from the service.		
<b>Cross Cutting</b>			
<b>Disability</b>			
<b>Social &amp; Economic Impact</b>			
<b>Sex</b>	There is no particular group in terms of sex that have benefitted from the service as it is applicable to all persons who frequent the night time economy within West Dunbartonshire.		
<b>Gender Reassign</b>			
<b>Health</b>			
<b>Human Rights</b>			
<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>			
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>			
No impact.			
<b>Will the impact of the policy be monitored and reported on an ongoing bases?</b>			
The Policy has been reviewed with feedback from the Licensing Forum as appropriate.			
<b>Q7 What is your recommendation for this policy?</b>			
<b>Please provide a meaningful summary of how you have reached the recommendation</b>			
There are no identified negative equality impacts .			

<b>AssessmentNo</b>	211	<b>Owner</b>	ALYOUNG	
<b>Resource</b>	Regeneration, Environment and Growth		<b>Service/Establishment</b>	Regeneration
	First Name	Surname	<b>Job title</b>	
<b>Head Officer</b>	Jim	McAloon	Strategic Lead Regeneration	
	(include job titles/organisation)			
<b>Members</b>	Alan Young, Housing Asset & Investment Manager, WDC			
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>			
<b>Policy Title</b>	Savings Option - Reduction to Private Sector Housing Grants budget			
	<b>The aim, objective, purpose and intended out come of policy</b>			
	To reduce the Private Sector Housing Grants Budget to meet savings targets.			
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>			
	Regeneration/Housing Asset & Investment/Private Sector housing Grants/ Lomond and Clyde Care & Repair/ West Dunbartonshire private residents			
<b>Does the proposals involve the procurement of any goods or services?</b>			<b>Yes</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>			<b>No</b>	
<b>SCREENING</b>				
<i>You must indicate if there is any relevance to the four areas</i>				
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>			<b>No</b>	
<b>Relevance to Human Rights (HR)</b>			<b>No</b>	
<b>Relevance to Health Impacts (H)</b>			<b>Yes</b>	
<b>Relevance to Social Economic Impacts (SE)</b>			<b>Yes</b>	
<b>Who will be affected by this policy?</b>				
Lomond and Clyde Care & Repair Service Private Home Owners of West Dunbartonshire who need support from C&Rand are looking for grant support				
<b>Who will be/has been involved in the consultation process?</b>				
Internal management consultation on savings proposal. No external stakeholder consultation has been undertaken.				
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>				
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>	
<b>Age</b>	Elderly, adult and young WD residents who my need support from this service area.	Knowledge of past applications for grant support from both age groups	Negative	
<b>Cross Cutting</b>	No specific needs identified	No evidence of past applications in relation to this need	No impact	

<b>Disability</b>	The majority of applications come from those with a medical disability	Knowledge of past applications	Negative
<b>Social &amp; Economic Impact</b>	Social needs in relation to providing adapted facilities to support health and wellbeing	Knowledge of past applications	Negative
<b>Sex</b>	No specific needs identified	No evidence of past applications in relation to this need	No impact
<b>Gender Reassign</b>	No specific needs identified	No evidence of past applications in relation to this need	No impact
<b>Health</b>	Those needing this support have underlying health circumstances mostly related to mobility	Knowledge of past applications	Negative
<b>Human Rights</b>	No specific needs identified	No evidence of past applications in relation to this need	No impact
<b>Marriage &amp; Civil Partnership</b>	No specific needs identified	No evidence of past applications in relation to this need	No impact
<b>Pregnancy &amp; Maternity</b>	No specific needs identified	No evidence of past applications in relation to this need	No impact
<b>Race</b>	No specific needs identified	No evidence of past applications in relation to this need	No impact
<b>Religion and Belief</b>	No specific needs identified	No evidence of past applications in relation to this need	No impact
<b>Sexual Orientation</b>	No specific needs identified	No evidence of past applications in relation to this need	No impact

### **Actions**

**Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.**

Council has budget targets to meet and funding will still be provided to support these equality groups albeit reduced.

**Will the impact of the policy be monitored and reported on an ongoing bases?**

No

**Q7 What is your recommendation for this policy?**

Introduce

**Please provide a meaningful summary of how you have reached the recommendation**

Council has budget savings targets to meet and funding support will still be provided albeit with a reduction



<b>AssessmentNo</b>	176	<b>Owner</b>	acoulthard
<b>Resource</b>	Transformation		<b>Service/Establishment</b> CCCF
	First Name	Surname	<b>Job title</b>
<b>Head Officer</b>	Amanda	Coulthard	Performance & Strategy Manager
	(include job titles/organisation)		
<b>Members</b>	Karen Connelly, Performance & Strategy Assistant		
	<i>(Please note: the word 'policy' is used as shorthand for strategy policy function or financial decision)</i>		
<b>Policy Title</b>	Savings option - Cessation of telephone satisfaction survey		
	<b>The aim, objective, purpose and intended out come of policy</b>		
	consideration is being given to ceasing the monthly telephone survey as part of the overall cost savings programme of Council		
	<b>Service/Partners/Stakeholders/service users involved in the development and/or implementation of policy.</b>		
	only council staff involved in the review to date		
<b>Does the proposals involve the procurement of any goods or services?</b>		<b>Yes</b>	
<b>If yes please confirm that you have contacted our procurement services to discuss your requirements.</b>		<b>Yes</b>	
<b>SCREENING</b>			
<i>You must indicate if there is any relevance to the four areas</i>			
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>		<b>Yes</b>	
<b>Relevance to Human Rights (HR)</b>		<b>Yes</b>	
<b>Relevance to Health Impacts (H)</b>		<b>Yes</b>	
<b>Relevance to Social Economic Impacts (SE)</b>		<b>Yes</b>	
<b>Who will be affected by this policy?</b>			
the data from the survey is used to report on services and council overall all citizens are eligible to be contacted through the telephone based survey			
<b>Who will be/has been involved in the consultation process?</b>			
services and recipients of the data gathered from the survey			
<b>Please outline any particular need/barriers which equality groups may have in relation to this policy list evidence you are using to support this and whether there is any negative impact on particular groups.</b>			
	<b>Needs</b>	<b>Evidence</b>	<b>Impact</b>
<b>Age</b>	A telephone based survey system may be considered more accessible for an older population who are less digitally literate		removal of a telephone based system may result in a reduction in the representative voice of the older population. It is likely that a telephone based system would be replaced with an



			online system, likely to be considered less accessible for those who have lower levels of digital engagement.
<b>Cross Cutting</b>			
<b>Disability</b>	A telephone based survey system may be considered more accessible for disabled people		removal of a telephone based system may result in a reduction in the representative voice of disabled citizens. It is likely that a telephone based survey system would be replaced with an online system, which would be accessible to all citizens with digital access and literacy.
<b>Social &amp; Economic Impact</b>	A telephone based survey system may be considered more accessible in that it requires no travel or care costs. However it is dependent on the presence of a home telephone line, which may exclude those living in poverty.		A telephone based or online survey system may be considered more accessible in that it requires no travel or care costs. However it is dependent on digital access, which may exclude those living in poverty.
<b>Sex</b>	A telephone based survey system may be considered more accessible for carers, who proportionally are more likely to be female		An online system, likely to replace a telephone based system, may be more accessible to all citizens who have digital access and literacy.
<b>Gender Reassign</b>			
<b>Health</b>	A telephone based survey system may be considered more accessible for those with health conditions who may not be able to access physical engagement activity		An online system, likely to replace a telephone based system, may be more accessible to all citizens who have digital access and literacy.
<b>Human Rights</b>			

<b>Marriage &amp; Civil Partnership</b>			
<b>Pregnancy &amp; Maternity</b>			
<b>Race</b>	A telephone based survey system may be considered less accessible for those who do not use English as their first language		An online system, likely to replace a telephone based system, may be more accessible to those who do not use English as their first language.
<b>Religion and Belief</b>			
<b>Sexual Orientation</b>			
<b>Actions</b>			
<b>Policy has a negative impact on an equality group, but is still to be implemented, please provide justification for this.</b>			
The removal of a telephone based system is likely to result in more feedback being gathered using online tools. Any online solution must ensure access for those protected groups detailed above.			
<b>Will the impact of the policy be monitored and reported on an ongoing basis?</b>			
Demographic data will be gathered on an ongoing basis to allow under-representation to be identified and remedial actions to be taken			
<b>Q7 What is your recommendation for this policy?</b>			
Introduce			
<b>Please provide a meaningful summary of how you have reached the recommendation</b>			
The proposal to remove the telephone survey will generate a saving for Council at a time of financial pressures. In the short term the proposals may result in a small degradation in the ability of the council to get feedback from some protected groups. It will be essential to ensure that alternatives are found for gathering this feedback, using inclusive methodologies, but the change does present an opportunity to review arrangements and better embed equality considerations.			

## Equality Screening and Assessment Form

## Care of Gardens

To be used in conjunction with EIA [WDC Guidance](#)

For further advice email [wdcpp@west-dunbarton.gov.uk](mailto:wdcpp@west-dunbarton.gov.uk)

<b>Section 1: Policy Details and screening</b>		
<b>Lead departments/partners involved:</b>	Environment & Neighbourhood	
<b>Assessment Lead Officer</b>	Gail Macfarlane	
<b>Assessment Team</b>	grounds	
<b>Is this a new or existing Policy</b>	existing	
<b>Brief description of policy aims; Who are the main target groups/ Who will be affected e.g. service users, staff, other organisations</b>	To introduce a charge for all users of the care of gardens scheme. This will affect older people and disables who currently receive this service at no charge.	
<b>Please indicate if there is any relevance to the four areas below and give a brief explanation</b>		
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>	Y	
<b>Relevance to Human Rights (HR)</b>	N	
<b>Relevance to Health Impacts (H)</b>	N	
<b>Relevance to Social Economic Impacts (SE)</b>	Y	
<b>Yes to any:</b>	X	If yes to any of the above, complete all sections, 2-9 <b>Please hyperlink or note any linked EIAs here;</b>
<b>No to all:</b>		If no, complete only sections 7
<b>Unsure</b>		If don't know, complete sections 2 & 3 to help assess relevance

## Section 2: Evidence

List the evidence used to assess the impact of this policy, including the sources listed below. Identify any gaps in evidence and what will be done to address these.

Involvement and Consultation results  Feedback from service users, partner or other organisations  Research	Discussion among officers from across services
Employment or service monitoring	
Officer knowledge	Where users have been assessed as eligible to receive this service free of charge they are either of low income, disabled or older than 65 residents.
Evidence gaps identified and measures to address these	

*Note: Link to Section 6 below Action Plan to address any gaps in evidence*

### Section 3: Involvement and Consultation

Outline involvement or consultation, including dates carried out, protected characteristics and other areas. Include involvement or consultation to be carried out as part of the developing or implementing the policy. Link to Action Plan Section 6 below if required

Details	Dates	Findings	Characteristics/Area
			Race
Overall women are more likely to be income deprived, partly because of gender pay gap and partly because they are more likely to be single parents and/or carers		Increased cost proposals could negatively affect women more than men in that absorbing a cost rise may be more difficult. However the overall charge can be paid flexibility, and at £70 the service is heavily subsidised	Sex
			Gender Reassignment
Disable people are more likely to be income deprived than non-disabled people		The removal of the free service for everyone including for disabled people who on average are more likely to be income deprived than non- disabled people then relatively speaking they may find it more difficult to meet the charge  However the overall charge can be paid flexibility, and at £70 the service is heavily subsidised  It is noted that many disabled people will be willing and capable of doing some or all of the gardening they want to do	Disability
On balance older people have fared better than younger		The proposal to charge would have some negative effect on those over state pension age that have to date been assessed as exempt from charges.	Age

<p>people during austerity in terms of the real value of Welfare Benefits they receive e.g. state pensions have been protected compared to out of work and in work benefits</p>		<p>However the overall charge can be payed flexibility, and at £70 the service is heavily subsidised.</p>	
			<p>Religion/ Belief</p>
			<p>Sexual Orientation</p>
			<p>Pregnancy/ Maternity</p>
			<p>Human Rights</p>
			<p>Social/Economic</p>
			<p>Health</p>
		<p>There is an opportunity when making changes to advertise the service as widely as possible to different groups</p> <p>If the take up of the scheme decreased the this might decrease the number of seasonal workers employed by the external provider potentially affecting seasonal local employment</p>	<p>Crossing Cutting</p>

**Section 4: Analysis of Impacts**

Link to Action Plan Section 6 below for addressing impacts

<b>Characteristic/Area</b>	<b>Positive, Negative, None</b>	<b>Evidence</b>
Race		
Sex		
Gender re-assignment		
Disability	negative	Will now pay a charge
Age	negative	Will now pay a charge
Religion/Belief		
Sexual Orientation		
Pregnancy/Maternity		
Human Rights		
Social/Economic	negative	Those service users of low income will now pay a charge
Health		

## Section 5: Recommendations

Select which of the following apply (use can choose more than one) and give a brief explanation  
Link to Section 6: Action Plan if required.

Recommendation	Explanation
<b>1. Introduce the Policy</b>	Charge is equal for all  It is a legitimate aim of the Council to provide sustainable services. The proposals are designed to reduce the funding gap in a sustainable fashion. Whilst there is a negative effect on some groups that were previously exempt from charging this is considered proportionate to sustain a subsidised service that supports a desirable outcome in terms of general environment.
<b>2. Modify the Policy</b>	
<b>3. Pilot the Policy</b>	
<b>4. Do not Introduce the Policy</b>	

**Describing how Equality Impact analysis has shaped the policy making process**



## Section 6: Action Plan

Describe action which will be taken following the assessment in order to; reduce or remove any negative impacts, promote any positive impacts, or gather further information or evidence, or further consultation

Action	Responsible person	Intended outcome	Date	Protected Characteristic/area
Ensure that publicity is targeted in way that reaches people from all projected groups, for example through the West Dunbartonshire Equality Forum contacts.	<b>Gail Macfarlane</b>	To help ensure that people from all groups are aware of the scheme, changes to the charging structure and how to apply	April 20	Cross cutting

### Are there any negative impacts which cannot be reduced or removed?

As noted there may be some disadvantage to people below state pension age and to women, however this is considered proportionate to aid sustainability of a still heavily subsidised service in the longer term

## Section 6a: Procurement Actions, Record of Equality issues for Procurement.

Complete this section if there is any procurement involved in this Policy which may require action to ensure eliminating discrimination, advancing equality or fostering good relations: **If there is no procurement involved go straight to section 7.**

Confirm that you have read the [WDC guidance on equality and procurement](#). Y

<b>Section 7: Monitoring and review</b>		
<b>Assessment lead Officer: Gail Macfarlane</b>	Signature: <i>G. Macfarlane</i>	Date: 26/02/20
<b>EIA Trained Officer:</b>	Signature:	Date:
<b>Policy Approved:</b>	Y	Date: 27/2/20
<b>If the policy is approved what will be the review date</b>	Date:	

## Equality Screening and Assessment Form

## Merger of 2 bowling clubs

To be used in conjunction with EIA [WDC Guidance](#)

For further advice email [wdcpp@west-dunbarton.gov.uk](mailto:wdcpp@west-dunbarton.gov.uk)

<b>Section 1: Policy Details and screening</b>		
<b>Lead departments/partners involved:</b>	Environment & Neighbourhood	
<b>Assessment Lead Officer</b>	Gail Macfarlane	
<b>Assessment Team</b>	Grounds	
<b>Is this a new or existing Policy</b>	existing	
<b>Brief description of policy aims; Who are the main target groups/ Who will be affected e.g. service users, staff, other organisations</b>	The Council has seen a steady decline in membership numbers and use of its bowling green facilities over the past 10 years. Under this proposal, the single bowling green at Goldenhill would close and merge with Whitecrook Bowling Club which has two greens.	
<b>Please indicate if there is any relevance to the four areas below and give a brief explanation</b>		
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>	Y	
<b>Relevance to Human Rights (HR)</b>	N	
<b>Relevance to Health Impacts (H)</b>	Y	
<b>Relevance to Social Economic Impacts (SE)</b>	N	
<b>Yes to any:</b>	X	If yes to any of the above, complete all sections, 2-9 <b>Please hyperlink or note any linked EIAs here;</b>
<b>No to all:</b>		If no, complete only sections 7
<b>Unsure</b>		If don't know, complete sections 2 & 3 to help assess relevance

## Section 2: Evidence

List the evidence used to assess the impact of this policy, including the sources listed below. Identify any gaps in evidence and what will be done to address these.

Involvement and Consultation results  Feedback from service users, partner or other organisations  Research	
Employment or service monitoring	
Officer knowledge	Number of members has reduced in all bowling clubs. Members from Goldenhill will be encouraged to attend Whitecrook.
Evidence gaps identified and measures to address these	

*Note: Link to Section 6 below Action Plan to address any gaps in evidence*

### Section 3: Involvement and Consultation

Outline involvement or consultation, including dates carried out, protected characteristics and other areas. Include involvement or consultation to be carried out as part of the developing or implementing the policy. Link to Action Plan Section 6 below if required

Details	Dates	Findings	Characteristics/Area
			Race
			Sex
			Gender Reassignment
			Disability
			Age
			Religion/ Belief
			Sexual Orientation
			Pregnancy/ Maternity
			Human Rights
			Social/Economic
			Health
			Crossing Cutting



## Section 5: Recommendations

Select which of the following apply (use can choose more than one) and give a brief explanation  
Link to Section 6: Action Plan if required.

Recommendation	Explanation
1. <b>Introduce the Policy</b>	encourage members of Goldenhill to join new merged club  Increased usage at one location may have benefits in more people to play with and better usage
2. <b>Modify the Policy</b>	
3. <b>Pilot the Policy</b>	
4. <b>Do not Introduce the Policy</b>	

**Describing how Equality Impact analysis has shaped the policy making process**

## Section 6: Action Plan

Describe action which will be taken following the assessment in order to; reduce or remove any negative impacts, promote any positive impacts, or gather further information or evidence, or further consultation

Action	Responsible person	Intended outcome	Date	Protected Characteristic/area
				Disability
				Gender
				Gender Reassignment
				Race
				Age
				Religion/ Belief
				Sexual Orientation
				Pregnancy/ Maternity
				Human Rights
				Social/Economic
Provide membership information to current members at Goldenhill	Grounds Manager	Members to join Whitecrook.		Health

**Are there any negative impacts which cannot be reduced or removed?**

Please outline the reasons for implementing the Policy if this is the case



**Section 6a: Procurement Actions, Record of Equality issues for Procurement.**

Complete this section if there is any procurement involved in this Policy which may require action to ensure eliminating discrimination, advancing equality or fostering good relations: **If there is no procurement involved go straight to section 7.**

Confirm that you have read the [WDC guidance on equality and procurement](#). Y/N

Question	Measure	Specification
What attitudes / skills should staff have to meet needs of the range of people from equality groups		
What measures are required to ensure that the supplies, services or works are accessible for to people from equality groups (this includes physical access and access to information/ communication)		
What arrangements are required to ensure that the supplies, services or works respond to particular religious or cultural requirements?		
What arrangements are required to ensure that the supplies, services or works meet the needs of equality groups		
Any other equality issues that should be taken into account in the contract specification		

<b>Section 7: Monitoring and review</b>		
<b>Assessment lead Officer: Gail Macfarlane</b>	Signature: <i>G. Macfarlane</i>	Date: 26/02/20
<b>EIA Trained Officer:</b>	Signature:	Date:
<b>Policy Approved:</b>	Y	Date 27-2-20
<b>If the policy is approved what will be the review date</b>	Date:	

## Equality Screening and Assessment Form

Reduce number of public toilets

To be used in conjunction with EIA [WDC Guidance](#)

For further advice email [wdcpp@west-dunbarton.gov.uk](mailto:wdcpp@west-dunbarton.gov.uk)

<b>Section 1: Policy Details and screening</b>		
<b>Lead departments/partners involved:</b>	Environment & Neighbourhood	
<b>Assessment Lead Officer</b>	Gail Macfarlane	
<b>Assessment Team</b>	Grounds	
<b>Is this a new or existing Policy</b>	existing	
<b>Brief description of policy aims; Who are the main target groups/ Who will be affected e.g. service users, staff, other organisations</b>	Reduce public toilet provision by 2, 1 in Balloch and 1 in Dumbarton. Alternative facilities are available. Limited effect on service users.	
<b>Please indicate if there is any relevance to the four areas below and give a brief explanation</b>		
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>	Y	
<b>Relevance to Human Rights (HR)</b>	N	
<b>Relevance to Health Impacts (H)</b>	N	
<b>Relevance to Social Economic Impacts (SE)</b>	N	
<b>Yes to any:</b>		If yes to any of the above, complete all sections, 2-9 <b>Please hyperlink or note any linked EIAs here;</b>
<b>No to all:</b>		If no, complete only sections 7
<b>Unsure</b>		If don't know, complete sections 2 & 3 to help assess relevance

## Section 2: Evidence

List the evidence used to assess the impact of this policy, including the sources listed below. Identify any gaps in evidence and what will be done to address these.

Involvement and Consultation results  Feedback from service users, partner or other organisations  Research	
Employment or service monitoring	
Officer knowledge	Greenspace Officers
Evidence gaps identified and measures to address these	

*Note: Link to Section 6 below Action Plan to address any gaps in evidence*

### Section 3: Involvement and Consultation

Outline involvement or consultation, including dates carried out, protected characteristics and other areas. Include involvement or consultation to be carried out as part of the developing or implementing the policy. Link to Action Plan Section 6 below if required

Details	Dates	Findings	Characteristics/Area
			Race
Urinary incontinence affects more women than men		An estimated 34% women aged over 19 are affected by urinary incontinence (NICE 2015).  At any one time, about a quarter of all women of childbearing age will be menstruating and require access to toilets.	Sex
			Gender Reassignment
Disabled people and those with long standing health issues may be more likely to require access to toilet facilities		Residents who have longstanding illness or disability and who have significant difficulty with day to day activities will wish access to toilet facilities and to be made aware where those are sited.  These conditions often include problems with mobility or stamina and require access to adapted toilets. Conditions such as irritable bowel syndrome, ulcerative colitis, and Crohn's disease cause many people to reduce their outdoor activities and stay at home because of concerns about toilet facilities.	Disability
Elderly people are more likely to suffer with incontinence and may need to use the toilet more frequently and with greater		For many older people, lack of toilet facilities can stop them going out which can increase physical and mental health problems.	Age

urgency.			
			Religion/ Belief
			Sexual Orientation
Women who are pregnant may require to use the toilet more often			Pregnancy/ Maternity
			Human Rights
			Social/Economic
			Health
			Crossing Cutting

**Section 4: Analysis of Impacts**

Link to Action Plan Section 6 below for addressing impacts

Characteristic/Area	Positive, Negative, None	Evidence
Race		
Sex	-ve	Will require to use alternative toilet facilities
Gender re-assignment		

Disability	-ve	Will require to use alternative toilet facilities
Age	-ve	Will require to use alternative toilet facilities
Religion/Belief		
Sexual Orientation		
Pregnancy/Maternity	-ve	Will require to use alternative toilet facilities
Human Rights		
Social/Economic		
Health		

### Section 5: Recommendations

Select which of the following apply (use can choose more than one) and give a brief explanation  
 Link to Section 6: Action Plan if required.

Recommendation	Explanation
1. Introduce the Policy	By reducing the number of public toilets we run will enable a balanced budget to be set. There remains alternative provision within these 2 locations

<b>2. Modify the Policy</b>	
<b>3. Pilot the Policy</b>	
<b>4. Do not Introduce the Policy</b>	
<b>Describing how Equality Impact analysis has shaped the policy making process</b>           	

<b>Section 6: Action Plan</b>				
Describe action which will be taken following the assessment in order to; reduce or remove any negative impacts, promote any positive impacts, or gather further information or evidence, or further consultation				
<b>Action</b>	<b>Responsible person</b>	<b>Intended outcome</b>	<b>Date</b>	<b>Protected Characteristic/area</b>
				Disability
				Gender



				Gender Reassignment
				Race
				Age
				Religion/ Belief
				Sexual Orientation
				Pregnancy/ Maternity
				Human Rights
				Social/Economic
				Health
Public awareness raising exercise of location of public toilet facilities	Gail Macfarlane	Make residents and visitors aware of the location of toilet facilities to remove doubt and uncertainty		Cross Cutting
<p><b>Are there any negative impacts which cannot be reduced or removed?</b>  Please outline the reasons for implementing the Policy if this is the case</p> <p>Should the alternative location not be sited in the locality of a service user.</p>				
<p><b>Section 6a: Procurement Actions, Record of Equality issues for Procurement.</b></p>				

Complete this section if there is any procurement involved in this Policy which may require action to ensure eliminating discrimination, advancing equality or fostering good relations: **If there is no procurement involved go straight to section 7.**

**Confirm that you have read the [WDC guidance on equality and procurement](#). Y/N**

Question	Measure	Specification
What attitudes / skills should staff have to meet needs of the range of people from equality groups		
What measures are required to ensure that the supplies, services or works are accessible for to people from equality groups (this includes physical access and access to information/ communication)		
What arrangements are required to ensure that the supplies, services or works respond to particular religious or cultural requirements?		
What arrangements are required to ensure that the supplies, services or works meet the needs of equality groups		
Any other equality issues that should be taken into account in the contract specification		

### Section 7: Monitoring and review

**Assessment lead Officer: Gail Macfarlane**

Signature:

Date: 26/02/20

<b>EIA Trained Officer:</b>	Signature:	Date:
<b>Policy Approved:</b>	Y	Date
<b>If the policy is approved what will be the review date</b>	Date:	

## Equality Screening and Assessment Form

## Increase special uplift charge

To be used in conjunction with EIA [WDC Guidance](#)

For further advice email [wdcpp@west-dunbarton.gov.uk](mailto:wdcpp@west-dunbarton.gov.uk)

<b>Section 1: Policy Details and screening</b>		
<b>Lead departments/partners involved:</b>	Environment & Neighbourhood	
<b>Assessment Lead Officer</b>	Gail Macfarlane	
<b>Assessment Team</b>	Waste	
<b>Is this a new or existing Policy</b>	existing	
<b>Brief description of policy aims; Who are the main target groups/ Who will be affected e.g. service users, staff, other organisations</b>	Increase charge from £21.66 to £35 for special uplift. Will affect any wdc resident accessing this service	
<b>Please indicate if there is any relevance to the four areas below and give a brief explanation</b>		
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>	<b>N</b>	
<b>Relevance to Human Rights (HR)</b>	<b>N</b>	
<b>Relevance to Health Impacts (H)</b>	<b>N</b>	
<b>Relevance to Social Economic Impacts (SE)</b>	<b>Y</b>	
<b>Yes to any:</b>		If yes to any of the above, complete all sections, 2-9 <b>Please hyperlink or note any linked EIAs here;</b>
<b>No to all:</b>		If no, complete only sections 7
<b>Unsure</b>		If don't know, complete sections 2 & 3 to help assess relevance

## Section 2: Evidence

List the evidence used to assess the impact of this policy, including the sources listed below. Identify any gaps in evidence and what will be done to address these.

Involvement and Consultation results  Feedback from service users, partner or other organisations  Research	National benchmarking carried out.
Employment or service monitoring	
Officer knowledge	Waste Officers
Evidence gaps identified and measures to address these	

*Note: Link to Section 6 below Action Plan to address any gaps in evidence*

### Section 3: Involvement and Consultation

Outline involvement or consultation, including dates carried out, protected characteristics and other areas. Include involvement or consultation to be carried out as part of the developing or implementing the policy. Link to Action Plan Section 6 below if required

Details	Dates	Findings	Characteristics/Area
			Race
			Sex
			Gender Reassignment
			Disability
			Age
			Religion/ Belief
			Sexual Orientation
			Pregnancy/ Maternity
			Human Rights
		An increase in cost may affect low income residents who wish to access the service.	Social/Economic
			Health
			Crossing Cutting

**Section 4: Analysis of Impacts**

Link to Action Plan Section 6 below for addressing impacts

Characteristic/Area	Positive, Negative, None	Evidence
Race		
Sex		
Gender re-assignment		
Disability		
Age		
Religion/Belief		
Sexual Orientation		
Pregnancy/Maternity		
Human Rights		
Social/Economic	-ve	Any increase in charge affects service users.
Health		

## Section 5: Recommendations

Select which of the following apply (use can choose more than one) and give a brief explanation  
Link to Section 6: Action Plan if required.

<b>Recommendation</b>	<b>Explanation</b>
<b>1. Introduce the Policy</b>	A balanced budget is required. The increase is not substantial and does not fund the cost of delivering the service.
<b>2. Modify the Policy</b>	
<b>3. Pilot the Policy</b>	
<b>4. Do not Introduce the Policy</b>	
<b>Describing how Equality Impact analysis has shaped the policy making process</b>	



## Section 6: Action Plan

Describe action which will be taken following the assessment in order to; reduce or remove any negative impacts, promote any positive impacts, or gather further information or evidence, or further consultation

Action	Responsible person	Intended outcome	Date	Protected Characteristic/area
				Disability
				Gender
				Gender Reassignment
				Race
				Age
				Religion/ Belief
				Sexual Orientation
				Pregnancy/ Maternity
				Human Rights
Update to charging booklet	Gail Macfarlane	Ensure residents are aware of change to charge by updating online information.		Social/Economic
				Health

**Are there any negative impacts which cannot be reduced or removed?**

Please outline the reasons for implementing the Policy if this is the case

**Section 6a: Procurement Actions, Record of Equality issues for Procurement.**

Complete this section if there is any procurement involved in this Policy which may require action to ensure eliminating discrimination, advancing equality or fostering good relations: **If there is no procurement involved go straight to section 7.**

**Confirm that you have read the [WDC guidance on equality and procurement](#). Y/N**

Question	Measure	Specification
What attitudes / skills should staff have to meet needs of the range of people from equality groups		
What measures are required to ensure that the supplies, services or works are accessible for to people from equality groups (this includes physical access and access to information/ communication)		
What arrangements are required to ensure that the supplies, services or works respond to particular religious or cultural requirements?		
What arrangements are required to ensure that the supplies, services or works meet the needs of equality groups		
Any other equality issues that should be taken into account in the contract specification		

<b>Section 7: Monitoring and review</b>		
<b>Assessment lead Officer: Gail Macfarlane</b>	Signature: <i>G. Macfarlane</i>	Date: 26/02/20
<b>EIA Trained Officer:</b>	Signature:	Date:
<b>Policy Approved:</b>	Y	Date 27/2/20
<b>If the policy is approved what will be the review date</b>	Date:	

To be used in conjunction with EIA [WDC Guidance](#)

For further advice email [wdcpp@west-dunbarton.gov.uk](mailto:wdcpp@west-dunbarton.gov.uk)

<b>Section 1: Policy Details and screening</b>	
<b>Lead departments/partners involved:</b>	Environment & Neighbourhood
<b>Assessment Lead Officer</b>	Gail Macfarlane
<b>Assessment Team</b>	
<b>Is this a new or existing Policy</b>	New
<b>Brief description of policy aims; Who are the main target groups/ Who will be affected e.g. service users, staff, other organisations</b>	<p>School crossing patrols reduce or cease</p> <p><b>Option A:</b></p> <p>Bring the service in line with current national guidance by withdrawing patrols from 17 locations where there are controlled pedestrian crossings in place. Best practice guidance states that school crossing patrollers should not be deployed at junctions where pedestrian crossings already exist because this duplication can be confusing for motorists. The Council has experienced difficulties recruiting for school crossing vacancies and the saving would be achieved through not filling vacant posts</p> <p><b>Option B:</b></p> <p>The Council has no statutory obligation to provide a school crossing service and this option, would see patrollers withdrawn from all crossings. The Council would continue to work with parents and pupils to promote road safety.</p>

<b>Please indicate if there is any relevance to the four areas below and give a brief explanation</b>		
<b>Duty to eliminate discrimination (E), advance equal opportunities (A) or foster good relations (F)</b>		<b>Y</b>
<b>Relevance to Human Rights (HR)</b>		<b>N</b>
<b>Relevance to Health Impacts (H)</b>		<b>N</b>
<b>Relevance to Social Economic Impacts (SE)</b>		<b>N</b>
<b>Yes to any:</b>	<b>X</b>	If yes to any of the above, complete all sections, 2-9 <b>Please hyperlink or note any linked EIAs here;</b>
<b>No to all:</b>		If no, complete only sections 7
<b>Unsure</b>		If don't know, complete sections 2 & 3 to help assess relevance
<b>Section 2: Evidence</b>		
List the evidence used to assess the impact of this policy, including the sources listed below. Identify any gaps in evidence and what will be done to address these.		
Involvement and Consultation results  Feedback from service users, partner or other organisations  Research	National benchmarking carried out.  Relevant to Option b, a question was asked on the Withdrawal school Crossing Patrols from junctions where pedestrian crossings exist  those opposed to this proposal highlighted concerns over safety •  those supportive of the proposal noted the importance of proper road safety education •  general view that work was required on driver education to support this proposal	

Employment or service monitoring			
Officer knowledge	Roads		
Evidence gaps identified and measures to address these			
<i>Note: Link to Section 6 below Action Plan to address any gaps in evidence</i>			
<b>Section 3: Involvement and Consultation</b>			
Outline involvement or consultation, including dates carried out, protected characteristics and other areas. Include involvement or consultation to be carried out as part of the developing or implementing the policy. Link to Action Plan Section 6 below if required			
<b>Details</b>	<b>Dates</b>	<b>Findings</b>	<b>Characteristics/Area</b>
<b>Section 4: Analysis of Impacts</b>		Link to Action Plan Section 6 below for addressing impacts	
<b>Characteristic/Area</b>	<b>Positive, Negative, None</b>	<b>Evidence</b>	
Race			
Sex	N	All groups are affected but children and young families to a greater degree. Pregnancy and maternity groups will be highly represented within the affected group. The service users will reflect the makeup of the city as a whole, so will affect most if not all protected characteristics.	

		It is possible that at some junctions and in some roads crossing the road will take longer at certain times of the day.
Gender re-assignment		
Disability		
Age	N	See under sex
Religion/Belief		
Sexual Orientation		
Pregnancy/Maternity		
Human Rights		
Social/Economic	N	<p>Sustrans Scotland analysis highlights that children on foot or bike are more than three times as likely to be involved in a traffic accident in the 20% most deprived areas in Scotland than the 20% least deprived areas</p> <p>It is possible that at some junctions and in some roads crossing the road will take longer at certain times of the day.</p>
Health		
<b>Section 5: Recommendations</b>		
Select which of the following apply (use can choose more than one) and give a brief explanation		

Link to Section 6: Action Plan if required.

<b>Recommendation</b>	<b>Explanation</b>
<b>1. Introduce the Policy</b>	A balanced budget is required.  Role out of any proposals would take account of health and safety.
<b>2. Modify the Policy</b>	
<b>3. Pilot the Policy</b>	
<b>4. Do not Introduce the Policy</b>	

**Describing how Equality Impact analysis has shaped the policy making process**

**Potential actions for considerations are noted below**



**Section 6: Action Plan**

Describe action which will be taken following the assessment in order to; reduce or remove any negative impacts, promote any positive impacts, or gather further information or evidence, or further consultation

Action	Responsible person	Intended outcome	Date	Protected Characteristic/area
				Disability
				Gender
				Gender Reassignment
				Race
				Age
				Religion/ Belief
				Sexual Orientation
				Pregnancy/ Maternity
				Human Rights
				Social/Economic
Increased driver and road user education	Roads/Council services	Make people aware of road safety basics and new arrangements at crossings		Crossing cutting

**Are there any negative impacts which cannot be reduced or removed?**

Please outline the reasons for implementing the Policy if this is the case

<b>Section 7: Monitoring and review</b>		
<b>Assessment lead Officer: Gail Macfarlane</b>	Signature: <i>G. Macfarlane</i>	Date: 26/02/20
<b>EIA Trained Officer:</b>	Signature:	Date:
<b>Policy Approved:</b>	Y	Date 27/2/20
<b>If the policy is approved what will be the review date</b>	Date:	

**WEST DUNBARTONSHIRE COUNCIL****Report by the Strategic Lead Housing and Employability****Council: 4 March 2020**

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**Subject: Housing Revenue Account (HRA) Estimates and Rent Setting  
2020/2021****1. Purpose**

**1.1** The purpose of this report is to seek Council approval of the updated HRA capital programme; the HRA revenue budget for 2020/21 and to agree the level of weekly rent increase for 2020/21 which is sufficient to fund the revenue budget for 2020/21 and the associated capital investment programme.

**2. Recommendations**

**2.1** It is recommended that Council:

- i) Notes the outcome of the tenant consultation process, detailed in Appendix 1;
- ii) Notes the progress made, per Appendix 2, in the HRA capital programme for 2019/20 as approved by Members at the Council meeting of 14 February 2019;
- iii) Agrees the updated five year capital programme of work set out in Appendix 3 to this report inclusive of the Council's new house building programme and the overall resources to fund the programme;
- iv) Agrees the revenue budget for 2020/21 as detailed in Appendix 4;
- v) Agrees the weekly rent increase for 2020/21 at an average £1.52 on a 52 week basis (£1.68 on a 47 week basis), equating to 1.9% to meet the planned revenue HRA budget as detailed in Appendix 4;
- vi) Agrees to increase rents at the Gypsy Travellers site by the 1.9%;
- vii) Agrees to maintain the existing level of lock-up rent levels at £5.55 per week on a 52 week basis (£6.14 on a 47 week basis) at the same levels as for 2018/19; and

viii) Notes the increase in the prudential reserve target for 2019/20 (from £0.850m to £0.883m).

### **3. Background**

**3.1** In June 2012 the Council took the decision to halt the partial stock transfer process and retain the housing stock and to address the challenges of improving homes and meeting housing need by:

- Investing approximately £85 million to improve homes;
- Embarking on a programme of demolition and regeneration of sites; and
- Progress on a council house building programme.

**3.2** In considering the structure of the budget consideration has been given to:

- Increasing revenues and reducing costs by:
  - improving void performance;
  - improving estate management generally; and
  - improved asset management.
- Financial Impact – ongoing implementation of various welfare reform changes;
- Financing the investment required to meet the Energy Efficiency Standard for Social Housing (EESH); and
- Managing the interface with owners/sold property.

**3.3** In preparing these estimates the following factors have been taken into account:

- Nil inflation has been assumed on all non-protected budget lines;
- Provision has been made for a pay increase in line with Scottish Government's commitments on public sector pay; and
- A 4% turnover expectation has been applied to employee costs.

**3.4** For financial year 2018/19 West Dunbartonshire's average weekly rent of £78.36 was fifth highest of Scotland's 29 housing authorities. This equates to £3.76 (5%) above the national average for local authorities of £74.60. In comparison with the overall Scottish average including Registered Social Landlords of £79.08, West Dunbartonshire's average weekly rent was £0.72 less than the average.

### **4. Main Issues**

## 4.1 HRA Capital Investment

- 4.1.1** At Council on 14 February 2019, a 5 year programme of HRA capital work to 2023/24 was reported and approved. Progress on 2019/20 work is shown in Appendix 2. The overall slippage in 2019/20 is projected to be £12.498m (20.1%).
- 4.1.2** The HRA capital programme is derived from data from the current stock condition survey and, where appropriate, technical assessment by staff. The main drivers for the programme are for the Council to deliver on the key objectives of the Council's Better Homes Strategic Housing Asset Management Strategy and health and safety responsibilities. In addition to the core stock, the programme includes the Council's new house build programme.
- 4.1.3** The Council's new house build and housing supply programme 'More Homes West Dunbartonshire' will see significant resources invested in the creation and acquisition of new homes. The Council's commitment to increasing the housing supply, as evidenced within the Local Housing Strategy, is further reinforced through planned open market acquisitions and is incorporated into the future programme. The Council will also continue to support applications under the Scottish Government Mortgage to Rent Scheme. An expenditure budget of £82.479m for the affordable housing supply programme is factored into the 5 year capital plan, together with a projected minimum of £18.077m of Scottish Government Grant Funding available through the Affordable Housing Supply Programme. Therefore, there is a net capital cost to the HRA of £64.402m.
- 4.1.4** The new build programme will include the continuation of the current new build programme. It reflects the delivery of around 420 new Council homes in West Dunbartonshire under the 'More Homes West Dunbartonshire' strategic approach and quarterly updates on progress including changes in programme will continue to be reported to the Housing and Communities Committee
- 4.1.5** The 5 year plan has now been rolled forward a year to 2024/25 and recognises progress made and any re-phrasings of projects and anticipated funding that have been necessary. The result of this review is shown as Appendix 3 and results in the expected level of loan charges to be the following:

<b>Year</b>	<b>Amount</b>
2020/21	£12.289m
2021/22	£14.579m
2022/23	£16.277m
2023/24	£17.511m
2024/25	£19.003m

- 4.1.6** It should be noted that the 30 year HRA business model has been prepared on the basis that there will be fluctuations in inflation over the period of the plan. These assumptions would need to be revised in the event of long-term inflation forecasts being above target (the planning assumption for long-term inflation in the business model is 2.4%) or additional pressures on the revenue account becoming apparent. The other key variable within the business model is the capital expenditure requirements which can alter depending on circumstances and priorities. The HRA business model is updated annually to recognise the most up-to-date information.
- 4.1.7** In considering affordability, a key output from the HRA business model is the percentage of rental stream that is required to fund debt charges. This is an indicator for the amount of prudential borrowing that can be undertaken without putting undue stress on the remainder of the revenue budget. When the decision was taken to retain all the housing stock in WDC the investment requirements needed to achieve the SHQS coupled with the historic debt structure of HRA debt suggested that the “debt affordability” percentage in West Dunbartonshire should not exceed 50%. The most recent update for 2020/21 has an average percentage of 42% with a peak of 49% in 2044/45.
- 4.1.8** Over the 30 year period of the business model, the additional rental income stream from the new properties will offset the additional loan charges outlined in 4.1.5 above.
- 4.1.9** The Council’s external auditors have raised concerns around the level of borrowing which the Council currently holds in general and analysis (which indicates that the Council has amongst the highest levels of borrowing in Scotland) includes the significant HRA investment in achieving SHQS. The annual debt affordability percentages under the most recent HRA business model update as outlined in 4.1.7 above continues to be within acceptable range and the model therefore remains robust and viable in terms of debt affordability.

## **4.2 HRA Revenue Estimates 2020/21**

The revenue estimates for 2020/21 are attached as Appendix 4 showing an increase in net expenditure, since 2019/20, of £0.790m. This is the amount which needs to be recovered via the proposed rent increase and equates to 1.9% based on expected housing stock and occupancy levels. Appendix 4 provides information on the breakdown of the budget and provides explanations for the main year on year variances.

## **4.3 Reserves**

- 4.3.1** At March 2019, the HRA reserve was £1.606m, consisting of:

<b>Reserves</b>	<b>£m</b>
Regeneration of housing stock	0.256
Welfare Reform Reserve	0.500
2019/20 prudential reserve	0.850
<b>Total</b>	<b>1.606</b>

**4.3.2** Council policy is that an HRA Prudential Reserve of 2% of gross expenditure should be maintained. Based upon the recommended budget for 2020/21, this equates to £0.883m for 2020/21 (previously £0.850m). The increase in the prudential reserve is therefore £0.033m for 2020/21. It is prudent to recommend that the budget for 2020/21 retains reserves at this level.

**4.3.3** At the Council meeting on 29 January 2020 Members agreed to implement a further stage of loans fund review which was reported to generate a reserve within HRA of £9.162m. The current plan is to generate an earmarked reserve arising from the outcome of the loans fund review and that this reserve can be used to offset any future revenue costs.

**4.3.4** It is currently forecast (per the probable outturn identified in the Budgetary Control report for Period 10 which was presented to Council on 26<sup>th</sup> February) that there will be an in-year surplus on the HRA revenue account at the end of 2019/20 of £0.015m which, adjusting for the £0.033m increase in the prudential target noted above, results in a net deficit of £0.018m. If this cannot be reduced to nil by year end then this will be offset by reducing the existing earmarked balances as required.

**4.3.5** It is anticipated that all of the £0.256m reserve held at March 2019 in respect of regeneration of stock will be utilised during 2019/20. Council policy established a number of years ago is that any surpluses will be earmarked for the purpose of regeneration of the housing stock. Therefore by 31 March 2020 the above would result in the reserves being as follows:

	<b>£m</b>
Funds retained from previous earmarked reserves to fund Welfare Reform Reserve	0.500
<b>Projected Earmarked Reserves at 31/03/2020</b>	<b>0.500</b>
Prudential reserve	0.883
<b>Total Projected Reserves</b>	<b>1.383</b>

**4.3.6** In terms of the adequacy of reserves, the prudential level of reserves is viewed as being at an adequate level to deal with any financial shocks to the budget, based on previous experience and future expectations specifically in relation to income streams. As can be seen, the level of reserve remains planned to meet the prudential level and is therefore judged as being adequate.

#### **4.4 Rent Increase**

- 4.4.1** The Council is required to consider the level of weekly rent increase for the financial year 2020/21 and agree an appropriate rent rate which meets the estimated costs of providing the Housing Service in 2020/21 as identified in the Appendix 4.
- 4.4.2** In determining the level of weekly rent increase, due cognisance must be taken in terms of changing service demands, as well as the requirements for investment as highlighted in the Housing Asset Management Strategy and the need for robust financial planning and management to ensure that the Council delivers on its investment commitments. In addition the decision of the Council in June 2012 regarding its policy on stock retention, which set out clearly the rent increase requirements to support the Council's investment needs, must be recognised.
- 4.4.3** The required weekly percentage rent increase contained within the attached HRA estimate is an average £1.52 on a 52 week basis (£1.68 on a 47 week basis) which equates to 1.9%.
- 4.4.4** The recommended budget attached, sets a rent level that satisfies best practice in maintaining a prudential balance, ensuring that all reasonable contingencies are taken into account and is sufficient to support the Council's HRA investment programme.
- 4.4.5** At the rent consultation meeting held on the 9 October 2019, the draft HRA Estimates for 2020/21 and tenant priorities from a recent tenant satisfaction survey were presented. Workshop discussions looked at options to assess the level of the Tenant Priority Budget; the outcome of which led to the creation of 3 rent options.
- 4.4.6** A survey of tenants was undertaken regarding options for setting the rent and tenants were asked to select from 3 options:

##### Option 1

2% increase which would mean continuing our New Build programme, Capital Programme of Investment, current services that tenants receive and retaining a Tenant Priority Budget of £0.800m;

##### Option 2

1.9% increase which would mean continuing our New Build programme, Capital Programme of Investment, current services that tenants receive and a reduction in the Tenant Priority Budget of £0.400m; or

##### Option 3



2.5% increase which would mean continuing our New Build programme, Capital Programme of Investment, current services that tenants receive and retaining a Tenant Priority Budget of £0.800m. It would also give scope to further enhance housing stock conditions from current income, rather than through future borrowing.

There were 845 respondents to the survey with the majority opting for option 2, as follows:

- Option 1 31.9%;
- Option 2 40.6%; and
- Option 3 27.5%.

Further information from the survey is provided in Appendix 1.

**4.4.7** It is recommended that Council increase rents at the Gypsy Travellers site by the same percentage as the housing rents at 1.9%.

## **5. People Implications**

**5.1** There are no personnel issues.

## **6. Financial and Procurement Implications**

**6.1** The financial implications are as detailed within the report and appendices.

**6.2** All procurement activity carried out by the Council in excess of £50,000 is subject to a contract strategy. The contract strategy for the HRA Capital Programme will be developed by the Corporate Procurement Unit in consultation with Housing officers. The contract strategy will include, but is not limited to; contract scope, service forward plan, the market, procurement model and routes – including existing delivery vehicles, roles and responsibilities, risks, issues and opportunities and on-going contract management. Opportunities to maximise the positive social, economic and environmental impact for the Council through the relevant procurement processes will be developed in line with procurement policy.

## **7. Risk Analysis**

**7.1** The key driver for determining rents for Council properties is the HRA investment plan. Failure to set rents consistent with the delivery of this plan will potentially result in insufficient funding being available to meet the aspirations highlighted above.

**7.2** In producing the budget a number of assumptions have been made in relation to performance around rent recovery, voids and the impact of

welfare reform. These issues will be closely monitored during 2020/21 and members advised of any significant variations that will impact materially on the sufficiency of the budget as proposed.

**7.3** In terms of the capital programme, the main financial risks relate to:

- i) whether inflation increases costs, resulting in plans requiring to be reviewed upwards;
- ii) Longer-term affordability requires to be considered in determining appropriate levels of capital funding.
- iii) The cost of work to be carried out on high rise properties following fire risk assessment is still uncertain and may be higher than the £0.500m currently budgeted in 20/21 in respect of this.

Ongoing budgetary control processes will monitor the above issues and any issues will be reported to a future Council meeting for consideration.

## **8. Equalities Impact Assessment (EIA)**

**8.1** An EIA screening has been undertaken by officers and no issues were identified.

## **9. Consultation**

**9.1** The Council has a statutory requirement to carry out a rent consultation exercise. Details of the consultation can be seen in Appendix 1.

**9.2** A HRA budget scrutiny group (Joint Rent Group) is now well established involving tenant representatives. This group meet with Officers and the Convenor monthly and examines the HRA to ensure increased transparency and demonstrate Value for Money to tenants.

## **10. Strategic Assessment**

**10.1** The proposals contained in this report directly address all of the Council's strategic priorities. The investment in, and provision of attractive affordable housing will also indirectly support the objective of economic growth and employability through supporting employment and improving place attractiveness.

**10.2** Proper budgetary control and sound financial practice are cornerstones of good governance and support Council and Officers to pursue the five strategic priorities of the Council's Strategic Plan. This report forms part of the financial governance of the Council.

**Peter Barry**  
**Strategic Lead – Housing and Employability**  
**Date: 22 February 2020**

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**Appendices:** Appendix 1: Consultation information  
Appendix 2: HRA Capital Projects Forecast  
Outturn and Slippage 2019/20  
Appendix 3: HRA Capital programme Financial  
Year 2020/25  
Appendix 4: 2020/21 Housing Revenue Account  
Draft Revenue Estimate

**Background Papers:** EIA screening  
Consultation Planning Sheet

**Wards Affected:** All



**Housing Services****Consultation Recording Sheet**

Housing Service ...Housing Development &amp; Homelessness

Person responsible: Janice Rainey and Jane Mack



Consultation Start date: 9/10/19 End Date 15/12/19

1.	The name of consultation / participation exercise?	Rent setting consultation 2020/21
2.	Its aims and objectives?	Discuss and get agreement from tenants on HRA Budget estimates and vote on subsequent rent increase options for 2020/21.
3.	Who did you invite/include? (e.g. all tenants, tenant from the interested tenants register, RTOs, staff)	<p>Public meeting arranged for 9/10/19 and advertised in the Autumn edition of the Housing News, through the WDC website and TP Facebook page.</p> <p>Specific invites were also sent to,</p> <ul style="list-style-type: none"> <li>• TRA members</li> <li>• Tenants on our Register of Interested tenants</li> <li>• Scrutiny Panel members</li> <li>• Sheltered Housing Forum members</li> </ul> <p>Aim of public meeting was to discuss and agree options for the wider consultation. All tenants then had the opportunity to vote for their preferred option through freepost voting cards or online survey.</p>
4.	What methods did you use to promote/invite stakeholders to get involved? (e.g. letters, posters, website)	<p>The consultation process included a public meeting( 9/10/19) and a public survey. Specific invites to all members of the above groups inviting them to the public meeting were sent. The Council's website and social media was also used to advertise the public meeting.</p> <p>Due to the announcement of the General Election and purdah which puts a restriction on Council's communicating during an election period , the winter edition of the Housing News was delayed so couldn't be used to promote the voting. Therefore a specific mailing was done to all tenants with an A3 page detailing the discussions at the public meeting and an outline of what</p>

	<p>each option meant in terms of service delivery and investment along with the free-post voting card and details of the online survey.</p> <p>The survey was also promoted regularly through the Council's webpages and social media as well as on our Tenant Participation Facebook account.</p> <p>Housing officers, Homeless support officers were also briefed and asked to encourage their tenants to vote.</p>
5.	<p>Who actually took part? (Number of individuals and or number of tenant organisations represented)</p> <p>18 tenants attended the public meeting on 9/10/19 which included representatives from 4 TRA's as well as individual tenants.</p> <p>845 tenants voted for their preferred option in the survey – 682 using the pre-paid voting card and 163 online votes.</p> <p>Gives a response rate of 9%.</p>
6.	<p>What method(s) did you use to obtain their views? (e.g. focus/working group, newsletter, survey) Why did you choose this method(s)?</p> <p>A presentation was given at the public meeting which outlined current performance of Housing Services and a breakdown of proposed spending for 2020/21. Tenant priorities from a recent tenant satisfaction survey were also considered and workshop discussions looked at options to assess if there was support to reduce the Tenant Priority Budget and what people would prefer to see the money used for.</p> <p>Outcome from these discussions then led to the creation of the survey to collect views on 3 proposed rent options.</p> <p>These methods were chosen to gather the views of as many tenants as possible in a clear and most accessible way possible. The survey also ensures that tenants' views are taken into account as part of the Council committee decision-making process.</p> <p>The information provided was presented in as clear and understandable way as possible and made available online for any tenant to refer to. Over previous years our Joint Rent Group have worked to make the rent consultation information clearer and understandable as possible.</p> <p>Using staff to promote the survey also allowed for dialogue with tenants about wider issues or to explain more the options being considered. The Tenant Participation Officer contact details were also provided for tenants to ask any</p>

	questions and a number of tenants got in touch.												
7. What good practice or minimum standards can you evidence as part of your consultation?	<p>An 9 week consultation period was used to collect views. Freepost voting cards were made available to all tenants as well as the on line survey option.</p> <p>The Public meeting was hosted at Clydebank Town Hall as it has a loop system and in an accessible building. Transport was also arranged for any tenant that required it to assist them getting to the meeting and this was all emphasized in the invite and meeting promotion. A crèche facility was also provided though on the day not used.</p> <p>All financial information was presented as clearly and understandable as possible as well as being available on-line for public scrutiny.</p>												
8. What was the outcome of the consultation?	<p>The tenant views expressed at the public meeting were used to determine the rent options that all tenant could vote on. 845 tenants gave their views in the survey and Option2, 1.9% rent increase was the preferred option with 40.6% of votes. The survey results were put forward as the proposed rent increase going for Council approval.</p> <table border="1"> <caption>Survey Results</caption> <thead> <tr> <th>Option</th> <th>Percentage</th> <th>Number of Votes</th> </tr> </thead> <tbody> <tr> <td>Option 1 - 2.0%</td> <td>31.95%</td> <td>270</td> </tr> <tr> <td>Option 2 - 1.9%</td> <td>40.59%</td> <td>343</td> </tr> <tr> <td>Option 3 - 2.5%</td> <td>27.46%</td> <td>232</td> </tr> </tbody> </table>	Option	Percentage	Number of Votes	Option 1 - 2.0%	31.95%	270	Option 2 - 1.9%	40.59%	343	Option 3 - 2.5%	27.46%	232
Option	Percentage	Number of Votes											
Option 1 - 2.0%	31.95%	270											
Option 2 - 1.9%	40.59%	343											
Option 3 - 2.5%	27.46%	232											
9. How did you feedback to participants the outcome?	<p>Following the public meeting all attendees were written to and thanked for attending and making them aware that the public survey was underway. The survey results were shared with the Joint Rent Group at their meeting on the 19/12/19.</p> <p>Once February Council meeting has concluded, the survey results and final rent setting decision will be reported in the Spring Housing News, on Council webpages and through the TP Facebook account.</p> <p>All rent increases must be notified to tenants in writing with 28 days notice so all tenants will be advised of the rent increase and how much the increase means for their own</p>												

		weekly and annual rent charge.
10.	How did tenant involvement influence your consultation?	<p>We have continued to increase tenants understanding and opportunity to scrutinise the HRA through our Joint Rent Group which includes tenant volunteer members. Our Joint Rent Group had helped make the financial information being presented as clear and understandable as possible. The rent setting consultation plan was also discussed and agreed with them ahead of the consultation.</p> <p>Tenants had also had the opportunity to give comments after last year's consultation for any improvements they wanted to see and the main issue raised was to avoid the Christmas period which we did this year.</p>
11.	Are you able to demonstrate this?	Yes
12.	How have you demonstrated to tenants that involvement made a difference?	The preferred option for a 1.9% rent increase from the public survey is being put forward as the rent proposal to be considered by Councilors.
13.	Did you check with participants that they were happy with the opportunities given to make their views known and that they felt that we listened and acted upon them?	<p>The tenant volunteers on the Joint Rent Group have stated that they are pleased with the increased number of tenants getting involved in the rent setting consultation and the high response rate gives more credibility to the tenants voice.</p> <p>Tenant understanding of the HRA has continued to increase through the Joint Rent Group and the discussion at the public meeting was very informed and constructive.</p>

**What worked well, what didn't work well – or any other comments you have.**

**Comments:** We had another small increase in the number of tenants attending the public meeting – last year 16 attended, this year 18 and more individual tenants attended. Meeting was still a week-day and took place during the day. Only received 1 negative comment about not being able to attend during the day but all information was made available on-line for any tenant to access and paper copies made available.

The survey responses increased dramatically from 257 responses last year to 845 this year. One of the main differences this year that could account for this is that due to the General Election being called and Purdah rules that restrict how the Council communicate during elections meant that the Winter Housing News had to be delayed



and so couldn't be used to promote the survey. We therefore did a specific mailing out to all tenants with the survey information and this may have got more attention than just being included as an insert along with the Housing News . Hopefully there is also a continuing increase in involvement as tenants see that they can actually influence the outcome.

In response to comments in previous year we also brought forward the survey so that it did not go over Christmas which is a busy time of year for many people. Regular Facebook reminders about the survey were also used and got good reaches and engagement.



**WEST DUNBARTONSHIRE COUNCIL  
HRA CAPITAL PROGRAMME  
CAPITAL PROJECTS FORECAST OUTTURN AND SLIPPAGE 2019/20**

**APPENDIX 2**

	<b>Budget</b>	<b>Forecast</b>	<b>Slippage</b>	<b>Over / (Under) Recovery</b>
	<b>£000</b>	<b>£000</b>	<b>£000</b>	<b>£000</b>
<b>RESOURCES</b>				
New Build Grant	20,175	13,163	7,012	0
Prudential Borrowing	34,884	31,709	5,486	(2,311)
Loan Repayments	0	4	0	(4)
CFCR	7,257	6,390	0	867
<b>Total Resources</b>	<b>62,316</b>	<b>51,266</b>	<b>12,498</b>	<b>(1,448)</b>
	<b>Budget</b>	<b>Forecast</b>	<b>Slippage</b>	<b>Over / (Under) Spend</b>
	<b>£000</b>	<b>£000</b>	<b>£000</b>	<b>£000</b>
<b>CAPITAL EXPENDITURE</b>				
<b>OTHER CAPITAL EXPENDITURE</b>				
Special Needs	400	400	0	0
Capitalised Minor Works	713	713	0	0
Housing Asset Management	86	86	0	0
Community Safety	17	17	0	0
Integrated Housing Asset Management	110	110	0	0
Projects to deliver housing policies/strategies	2,197	718	1,479	0
<b>MAJOR COMPONENT REPLACEMENTS</b>				
Targeted SHQS compliance works	300	106	0	194
Targeted EESSH compliance works	7,330	7,330	0	0
Building external component renewals	3,280	3,280	0	0
Doors/window component renewals	2,148	1,500	648	0
External stores/garages/bin stores	90	90	0	0
Secure entry component renewals	134	134	0	0
Statutory/regulatory compliance works	1,535	1,000	535	0
Heating improvement works	600	1,115	0	(515)
Energy improvements/energy efficiency works	81	81	0	0
Modern facilities and services	690	690	0	0
Non Traditional/Traditional Improvement Works	1,881	1,881	0	0
<b>VOID CAPITAL</b>				
Void house strategy programme	2,500	3,549	0	(1,049)
<b>CONTINGENCIES</b>				
Contingencies	100	100	0	0
<b>STRUCTURAL &amp; ENVIRONMENTAL</b>				
Defective structures/component renewals	500	500	0	0
Environmental renewal	1,640	1,641	0	(1)
Asbestos management works	200	200	0	0
<b>SUPPORT COSTS</b>				
Direct Project Support	1,800	1,800	0	0
<b>NEW BUILD</b>				
New house build	33,984	24,225	9,836	(77)
<b>TOTAL</b>	<b>62,316</b>	<b>51,266</b>	<b>12,498</b>	<b>(1,448)</b>

	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	
	Revised Slippage	Annual Budget	Annual Budget	Annual Budget	Annual Budget	Annual Budget	
<b>CAPITAL EXPENDITURE</b>	£000	£000	£000	£000	£000	£000	
<b>OTHER CAPITAL EXPENDITURE</b>	<b>0</b>	<b>1,494</b>	<b>1,124</b>	<b>1,153</b>	<b>1,155</b>	<b>1,184</b>	
Special needs adaptations	0	462	473	485	498	511	
Capitalised minor works	0	615	420	431	442	453	
Better Homes Priority Budget	0	200	205	210	215	221	
QL Development	0	25	26	27	0	0	
Airport Noise	0	192	0	0	0	0	
<b>MAJOR COMPONENT REPLACEMENTS</b>	<b>1,183</b>	<b>13,282</b>	<b>10,170</b>	<b>10,166</b>	<b>10,420</b>	<b>10,680</b>	
Targeted SHQS compliance works	0	0	0	0	0	0	
Targeted EESSH compliance works	0	5,228	3,625	3,715	3,808	3,903	
Building external component renewals, roofs/chimneys/flashings/fascias/gutters/svp	0	3,075	3,152	2,972	3,047	3,123	
Doors/window component renewals	648	1,538	1,576	1,615	1,656	1,697	
External stores/garages/bin stores/drainage compor	0	72	42	43	44	45	
Secure entry component renewals	0	72	42	43	44	45	
Statutory/regulatory compliance works (lifts/electrical/legionella/fire etc)	535	1,538	105	108	110	113	
Heating improvement works	0	923	946	969	993	1,018	
Energy improvements/energy efficiency works	0	51	53	54	55	57	
Modern facilities and services	0	707	630	646	662	679	
Improvement works (Risk St)	0	80	0	0	0	0	
<b>VOID CAPITAL</b>	<b>0</b>	<b>2,050</b>	<b>1,576</b>	<b>1,615</b>	<b>1,656</b>	<b>1,697</b>	
Void house strategy programme	0	2,050	1,576	1,615	1,656	1,697	
<b>CONTINGENCIES</b>	<b>0</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	
Contingencies	0	100	100	100	100	100	
<b>STRUCTURAL &amp; ENVIRONMENTAL</b>	<b>0</b>	<b>2,243</b>	<b>1,786</b>	<b>1,831</b>	<b>1,876</b>	<b>1,923</b>	
Defective structures/component renewals	0	615	630	646	662	679	
Environmental renewal works, paths/fences/walls/parking area's	0	923	946	969	993	1,018	
Asbestos management works	0	205	210	215	221	226	
MSF Fire Risk Assesment Works	0	500	0	0	0	0	
<b>SUPPORT COSTS</b>	<b>0</b>	<b>2,302</b>	<b>2,371</b>	<b>2,442</b>	<b>2,515</b>	<b>2,591</b>	
Salaries/central support/offices	0	2,302	2,371	2,442	2,515	2,591	
<b>AFFORDABLE SUPPLY PROGRAMME</b>	<b>1,234</b>	<b>38,536</b>	<b>15,357</b>	<b>10,000</b>	<b>9,562</b>	<b>9,024</b>	
Buy Backs	1,234	1,000	600	600	600	600	<b>Project Life Budgets for new builds</b>
St Andrews School	0	9,969	664	0	0	0	<b>20,705</b>
Haldane Primary School	0	7,264	336	0	0	0	<b>10,740</b>
Aitkenbar Primary School	0	6,525	291	0	0	0	<b>10,140</b>
Clydebank East	0	500	7,500	1,000	50	0	<b>12,640</b>
Creveul Court	0	1,954	114	0	0	0	<b>3,825</b>
Dumbarton Harbour Ph 3	0	3,505	215	0	0	0	<b>6,235</b>
Queens Quay	0	5,269	167	0	0	0	<b>5,550</b>
Future Developments	0	1,850	4,750	8,000	8,500	8,000	<b>31,100</b>
Fees and Staffing Costs	0	700	721	400	412	424	
<b>ANNUAL TOTAL EXPENDITURE</b>	<b>2,417</b>	<b>60,006</b>	<b>32,485</b>	<b>27,307</b>	<b>27,284</b>	<b>27,200</b>	

**ANTICIPATED RESOURCES**

	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	
	Revised Slippage	Annual Budget	Annual Budget	Annual Budget	Annual Budget	Annual Budget	
	£000	£000	£000	£000	£000	£000	
St Andrews WG		0	0	0	0	0	8,188
Haldane		0	0	0	0	0	3,776
Aitkenbar		1,577	0	0	0	0	3,068
Clydebank East		500	3,522	0	0	0	3,186
Creveul Court		510	0	0	0	0	1,180
Dumbarton H		0	0	0	0	0	2,655
Queens Quay		1,569	0	0	0	0	1,770
Future Dev		850	1,270	3,190	1,770	3,319	10,399
<b>New Build Grant</b>	<b>0</b>	<b>5,006</b>	<b>4,792</b>	<b>3,190</b>	<b>1,770</b>	<b>3,319</b>	
Other Income		96					
Prudential Borrowing	0	47,425	21,690	19,304	21,298	20,618	
CFCR	0	7,478	6,003	4,813	4,216	3,263	
<b>TOTAL ANTICIPATED RESOURCES</b>	<b>0</b>	<b>60,006</b>	<b>32,485</b>	<b>27,307</b>	<b>27,284</b>	<b>27,200</b>	

DRAFT HRA ESTIMATES 2020/21

2018/19 Outturn £000	EXPENDITURE	2019/20 Estimate £000	Probable Outturn £000	2020/21 Estimate £000	Movement year on year £000	Comments on Movement >£50,000
4,489	Employee Costs	5,232	5,199	5,559	327	Provision for anticipated employee pay award and cost of new staffing model.
1,639	Property Costs	1,776	1,818	1,836	60	Energy increase £34k, Property Insurance increase £37k, CSA Property increase £14k, reduction in rates £20k
81	Transport Costs	83	80	80	(3)	
347	Supplies, Services and Admin	308	357	316	8	
2,562	Support Services	2,557	2,585	2,661	104	Pay inflation
436	Other Expenditure	404	453	464	60	Increase in Abatements
11,885	Repairs & Maintenance	12,088	12,088	12,917	829	Repairs inflation 280K , additional homeless conversions costs 160K ,tenancy sustainability increase 100K, income recoveries budget reduced in line with current income 300K
763	Bad Debt Provision	1,060	1,060	1,060	0	
866	Void Loss (Council Tax/Lost Rents)	870	777	739	(131)	19/20 budget set too high due to properties identified for demolition.
25,101	Loan Charges	18,826	18,826	18,520	(306)	Increase in CFCR figure to match business plan requirement
<b>48,169</b>	<b>Total Expenditure</b>	<b>43,204</b>	<b>43,243</b>	<b>44,152</b>	<b>948</b>	
40,678	House Rents	41,517	41,553	41,642	(125)	Dumbarton Harbour & Creveul Court adding to rental pool
228	Lockup Rents	231	208	209	22	
1,159	Factoring/Insurance Charges	1,170	1,189	1,202	(32)	
115	Other rents	123	114	115	8	
93	Interest on Revenue Balance	62	93	93	(31)	
6,152	Miscellaneous Income	101	101	101	0	
<b>48,425</b>	<b>Total Income</b>	<b>43,204</b>	<b>43,258</b>	<b>43,362</b>	<b>(158)</b>	
<b>(256)</b>	<b>Net Expenditure</b>	<b>-</b>	<b>(15)</b>	<b>790</b>	<b>790</b>	

Rent % Increase required (Net expenditure/19/20 estimated Rental Income at current rent level)	1.90%
Required rent increase (52 weeks)	1.52
Average rent 2019/20 (52 weeks)	£79.74
Revised average rent (52 weeks)	£81.26

Prudential reserve	£0.883m
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**WEST DUNBARTONSHIRE COUNCIL****Report by the Strategic Lead - Resources****Council: 4 March 2020**

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**Subject: Prudential Indicators 2019/20 to 2029/30 and Treasury Management Strategy 2020/21 to 2029/20**

**1. Purpose**

**1.1** The purpose of this report is to seek Council approval of the proposed Prudential Indicators for 2019/20 to 2022/23 and Treasury Management Strategy (including the Investment Strategy) for 2020/21 to 2022/23.

**1.2** The report also advises Council of:

- the indicative indicators for the period from 2023/24 to 2029/30; and
- an update to Financial Standards in relation to Leasing which will lead to amendments to some of the indicators during 2020/21.

**2. Recommendations**

**2.1** Council is requested to:

- (a) Agree the following Prudential Indicators and Limits discussed in Appendix 1 and set out within Appendix 6 for the period 2020/21 to 2022/23:
- Capital Expenditure and Capital Financing Requirements (Tables A and B);
  - Forecast and estimates of the ratio of financing costs to Net Revenue Stream (Table D);
- (b) Approve the policy for loans fund advances discussed in Appendix 1 in section 3;
- (c) Approve the Treasury Management Strategy for 2020/21 to 2022/23 (including the Investment Strategy) contained within Appendices 2 to 6;
- (d) Agree the following Treasury Prudential Indicators and Limits discussed in Appendix 2 and set out within Appendix 6 for the period 2020/21 to 2022/23:
- Operational Boundaries (Table F);
  - Authorised Limits (Table G);
  - Counterparty Limits (Table J); and
  - Treasury Management Limits on Activity (Table L);
- (e) Note the draft Prudential and Treasury Management Indicators for the period 2023/24 to 2029/30 discussed in Appendices 1 and 2 and set out within Appendix 6;

- (f) Approve the statement by the Section 95 Officer regarding the gross debt level in comparison to the Capital Financing Requirement (Appendix 2 - Point 2.3); and
- (g) Note the report will be referred to Audit Committee for further scrutiny.

### **3. Background**

**3.1** With the introduction of the Prudential Code, the Council has freedom over capital expenditure so long as it is prudent, affordable and sustainable. In order to show it is working within these limits the Council must approve, revise and monitor a range of prudential indicators covering the forthcoming three years.

**3.2** CIPFA defines treasury management as:

*'The management of the local authority's borrowing, investments and cashflows, its banking, money market and capital investment transactions; the effective control of the risks associated with those activities; and the pursuit of optimum performance consistent with those risks.'*

**3.3** The Council's treasury activities are strictly regulated by statutory requirements (*Code on the Investments of Money by Scottish Local Authorities*) and a professional code of practice (*CIPFA Treasury Management Code of Practice*). The code requires an annual strategy to be reported to Council in advance of the forthcoming year outlining the expected treasury activity for the forthcoming 3 years. A key requirement of this report is to explain both the risks, and the management of the risks, associated with the treasury service. Further reports are issued as follows:

- (a) Mid-year monitoring report on actual treasury activity during the year including revised indicators where appropriate; and
- (b) Year-end report on actual treasury activity for the previous year.

**3.4** Section 56 of the Local Government (Scotland) Act 1973 Act permits local authorities in Scotland to discharge their functions by committees. Exceptions include setting the council tax (s56 (6) (b)) and borrowing money (s56 (6) (d)), which requires the authority, that is full Council, to discharge. The Section 56 provisions were extended to require Council to approve the Annual Investment Strategy via the *Code on the Investments of Money by Scottish Local Authorities* (issued on 1 April 2010) been issued under section 40 of the Local Government in Scotland Act 2003.

**3.5** As a result of Section 56, both the Prudential Indicators and the Treasury Management Strategy (including the Investment Strategy) are required to be approved by full Council before the start of the financial year.



- 3.6** The CIPFA Treasury Management Code of Practice requires greater Member scrutiny of the treasury policies, increased Member training and awareness and greater frequency of information.
- 3.7** One of the key clauses is that a responsible body is required to ensure effective scrutiny of the treasury management strategy and policies. Within West Dunbartonshire Council the body identified to fulfil this role is the Audit Committee.
- 3.8** The proposed and draft Prudential Indicators 2019/20 to 2029/30 and Treasury Management Strategy 2020/21 to 2029/30 should be referred to the Audit Committee once approved by Council to ensure further scrutiny takes place.
- 3.9** From 25 February 2020 the Public Works Loan Board (PWLB) function has been taken over by HM Treasury. The Council's current loan arrangements with PWLB do not change and the process for application of new loans is not anticipated to change.

#### **4. Main Issues**

- 4.1** The Local Government in Scotland Act 2003 requires Council to adopt the CIPFA Prudential Code and to produce prudential indicators. Appendix 6 of this report details the Council's expected year end indicators for 2019/20, revises the indicators for 2020/21 to 2022/23 and projects the indicators to 2029/30, with those for the period 2023/24 to 2029/30 being indicative at this time.
- 4.2** Within this overall prudential framework there is a clear impact on the Council's treasury management activity, either through borrowing or investment activity. As a consequence the treasury management strategy (which includes details of both debt and investment) for 2020/21 to 2029/30 is included in Appendix 6 (with the period 2023/24 to 2029/30 being indicative at this time) to complement the prudential indicators relating to the treasury activity.
- 4.3** Details of the risks, mitigating controls and limits associated with each of the permitted investment categories are shown in Appendix 3. Credit rating type and definitions are attached as Appendix 4 and a list of approved sovereign countries for investments are attached as Appendix 5.

#### Changes to Financial Regulations - Leasing

- 4.4** Due to changes within the Financial Regulations in relation to Leases, which brings the assets and future liabilities for all leases onto the Council's Balance Sheet from 1 April 2020. The effect of this change will increase the 'level of debt' identified by the Council; the Capital Financing Requirement; Operational Boundary; and Authorised Limit, by the future liability of the leased assets. Forecast and estimates of the ratio of financing costs to Net Revenue Stream may also be affected in future years. This change affects all Councils, though this Council has a low number of leased assets.

### Capital Strategy

4.5 For information, in December 2017, CIPFA issued a revised Prudential Code. As a result, from 2019/20, all local authorities were required to prepare a Capital Strategy report, which is intended to provide the following:

- a high-level overview of how capital expenditure, capital financing and treasury management activity contribute to the provision of services;
- an overview of how the associated risk is managed; and
- the implications for future financial sustainability.

4.4.1 The aim of the Capital Strategy report is to ensure that all elected members fully understand the overall strategy, governance procedures and risk appetite entailed by the Strategy.

4.4.2 The Capital Strategy (included elsewhere on the agenda for this meeting) includes capital expenditure, investments and liabilities and treasury management in sufficient detail to allow all Members to understand how stewardship, value for money, prudence, sustainability and affordability will be secured.

### Loans Fund Review

4.4.4 The attached Treasury Strategy includes information as to the implementation of the loans fund review (as agreed at Council meetings in March 2019 and January 2020) and amends the relevant indicators in line with the agreed changes.

## **5. Option Appraisal**

5.1 No option appraisal was required for this report.

## **6. People Implications**

6.1 There are no people implications arising from this report.

## **7. Financial and Procurement Implications**

7.1 The prudential indicators detailed in Appendix 6 show the Council's likely and indicative capital financing for the period 2019/20 to 2029/30 while the treasury management indicators detailed in Appendix 6 show the likely borrowing requirement for the same period.

7.2 Table E in Appendix 6 indicates that in each year the gross borrowing requirement (which includes short term borrowing for cashflow purposes) is below the capital financing requirement and does not exceed the total of the CFR in the preceding year plus the estimates of any additional CFR for 2020/21 and following two financial years (Appendix 2 – section 2.1 and 2.2).

7.3 As a key indicator of prudence this illustrates that the Council only undertakes long term borrowing for capital purposes and that over the last few years investment balances have been utilised to fund capital expenditure due to the

concerns over the general economic environment and restricted counterparty lists.

**7.4** There are no procurement issues arising from this report.

## **8. Risk Analysis**

**8.1** There are three main risks associated with the formulation of prudential indicators and the treasury management strategy as detailed in Appendix 1 and 2:

- (a) Capital receipts which affect the capital financing and borrowing requirement may not materialise and if this occurs then additional borrowing will be required in order to fund the financing requirement;
- (b) The risk of Counterparties default (i.e. loss of principal sum invested) must also be taken into account; however the robust controls included within the investment strategy (Appendix 2 – section 6) will assist in mitigating this risk; and
- (c) Capital inflation may increase capital expenditure levels, which in turn may affect the capital financing and borrowing requirement leading to an increase in borrowing, assuming no additional capital receipts are available.

## **9. Equalities Impact Assessment**

**9.1** No equalities impact assessment was required in relation to this report.

## **10. Environmental Sustainability**

**10.1** No assessment of environmental sustainability was required in relation to this report.

## **11. Consultation**

**11.1** Legal and Resources have been consulted in relation to this report and appendices.

## **12. Strategic Assessment**

**12.1** Proper budgetary control and sound financial practice are cornerstones of good governance and support Council and officers to pursue the 5 strategic priorities of the Council's Strategic Plan. This report forms part of the financial governance of the Council.

**Stephen West**  
**Strategic Lead - Resources**  
**Date: 27 February 2020**

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**Appendices:**

- 1 Prudential Indicators 2019/20 to 2029/30
- 2 Treasury Management Strategy 2020/21 to 2029/30
- 3 West Dunbartonshire Council and Common Good Funds Permitted Investments, Associated Controls and Limits
- 4 Counterparty Rating Explanations
- 5 Approved Countries for Investment
- 6 Prudential and Treasury Indicators

**Background Papers:** Treasury Management Strategy – Council 27 March 2019  
Treasury Mid-year update – Council 30 October 2019  
Budget Update – Council 27 March 2019  
Budget Update – Council 27 January 2020  
Budget Update – Council 4 March 2020

**Wards Affected:** All wards affected.

## Capital Prudential Indicators 2019/20 to 2029/30

### 1. The Capital Expenditure Plans

- 1.1** The Council's gross capital expenditure plans are summarised in Table A within Appendix 6 and this forms the first of the prudential indicators. Total expenditure is partially funded by resources such as capital receipts, capital grants, etc. Any remaining expenditure which cannot be immediately funded from other resources will form a borrowing need.
- 1.2** A certain level of capital expenditure will be grant supported by the Government; anything above this level will be funded from the Council's own resources.
- 1.3** There are two main limiting factors which may impact on the Council's ability to undertake unsupported capital expenditure:
- Whether the revenue resource is available to support in full the implications of capital expenditure, both borrowing costs and running costs; and
  - The Government may use a control to limit either the total of all councils' plans nationally, or in the event of an assessment by central government that local plans are unaffordable at a specific council, it may implement a local control. No such control has been implemented since the inception of the prudential code, however, HM Treasury keep this under review.
- 1.4** The summary of capital expenditure, as per the capital plan update reported to Council 4 March 2020 for HRA and General Services respectively, is shown in the table A in Appendix 6. The HRA capital plan refresh extends to 2024/25 with the period from 2025/26 to 2029/30 extracted from the HRA Business Plan for the purposes of Prudential Indicator calculations.
- 1.5** Under section 22 of Schedule 3 of the Local Government (Scotland) Act 1975 a local authority may establish a capital fund to be used for "defraying any expenditure of the authority to which capital is properly applicable, or in providing money for repayment of the principal of loans (but not any payment of interest on loans)", further confirmed in paragraph 14 of Finance Circular 7/2016. Furthermore paragraph 24 of Finance Circular 7/2018 confirms that capital receipts may also be used to "fund the cost of premiums, either as they are incurred, or as they are recharged back to the General Fund/ HRA".
- 1.6** The capital plan update for General Services reported to Council on 4 March 2020 assumes £4.384m of capital receipts used to fund the principal element of loan charges between 2019/20 and 2022/23 (with use of a further £7.167m, from the sale of OLSP and Garshake, to be used during this period as reported to Council in January 2020).

### 2. The Council's Borrowing Need (the Capital Financing Requirement)

- 2.1** The second prudential indicator is the Council's Capital Financing Requirement (CFR). The CFR is simply the total outstanding capital expenditure which has not yet been paid for from either revenue or capital resources. It is a measure of the Council's underlying borrowing need. The net capital financing need (as indicated in Table A in Appendix 6) impacts directly on the CFR.

- 2.2** Due to accounting requirements, the CFR currently includes any other long term liabilities (i.e. PPP schemes, finance leases) brought onto the Balance Sheet. Whilst this increases the CFR, and therefore the Council's borrowing requirement, these types of scheme include a borrowing facility and so the Council is not required to separately borrow for these schemes. The Council currently has £103.101m for PPP schemes within the CFR. From 1 April 2020, further accounting changes sees operational leases (where the Council is a lessee) also being brought onto Balance Sheet, which will further increase CFR through other long term liabilities (value to be confirmed and the figures within the mid-year Treasury Management will be updated for this change).
- 2.3** The CFR projections for both General Services and HRA are shown in table B in Appendix 6 and show that the CFR for the HRA is projected to increase each year from 2019/20 to 2029/30 with the CFR for General Services being anticipated to increase each year from 2019/20 to 2029/30, with the exception of 2026/27 due to the levels of projected capital spend in comparison to income anticipated in that year.
- 2.4** The expected impact of the capital expenditure decisions above on the Council's debt and investment position are shown in the treasury strategy (Appendix 2).

### **3. Loans Fund Review and the Statutory repayment of loans fund advances**

- 3.1** A Loans Fund Review exercise was undertaken during 2018/19 which allowed a cash flow benefit to be applied over a number of years. This was in line with the position taken by Audit Scotland as to the extent of review that was allowed by Scottish Government Guidance and Legislation around the Local Authority Loans Fund. The Audit Scotland position has since changed and, as reported to Council in January 2020, officers have undertake a further review of the Council's loans fund, looking retrospectively at loans from 1996/97 onwards. Following agreement by Council in January 2020, this results in increased debt of £28.925m (split General Services £19.763m and HRA £9.162m), to be written off in future years.

The Council is required to set out its policy for the statutory repayment of loans fund advances. The repayment of loans fund advances ensures that the Council makes a prudent provision each year to pay off an element of the accumulated loans fund advances made in previous financial years.

- 3.2** A variety of options are provided to Councils so long as a prudent provision is made each year as detailed below:

<b>Option</b>	<b>Method</b>	<b>Detail</b>
1	Statutory	Loans fund advances will be repaid by the annuity method. The Council is permitted to use this option for a transitional period only, until 31 March 2021, at which time it must change its policy to use alternative approaches based on depreciation, asset life periods or a funding/income profile as detailed below.
2	Depreciation	Annual repayment of loans fund advances will follow standard depreciation accounting procedures.
3	Asset Life	Loans fund advances will be repaid with reference to the life of an asset using either the equal instalment or annuity method.
4	Funding/ Income Profile	Loans fund advances will be repaid by reference to an associated income stream

### 3.3 Council is recommended to approve the following policy for loans fund advances:

- For loans fund advances made before 1 April 2016, the policy will be to apply the **Statutory Method**, with all loans fund advances being repaid by the annuity method, by the appropriate write off period following the agreed Council policy.
- Recognising that the Council has forward capital expenditure plans, has already committed to that plan and the revenue implications of that plan, the policy for loans fund advances made from 1 April 2016 to 31 March 2021 the policy will be to mainly apply the **Statutory Method**, with all loans fund advances being repaid by the annuity method unless an alternative method is more appropriate. Advances will be considered on a case by case basis to determine the method to be used.
- For loans fund advances made after 1 April 2021, the policy for the repayment of loans advances will be to apply the following options, selecting the most suitable method from the list below for each individual advance.
  - **Asset life method** – loans fund advances will be repaid with reference to the life of an asset using either the equal instalment or annuity method. It is likely that the equal instalment method will be used;
  - **Funding / Income profile method** – loans fund advances will be repaid by reference to an associated income stream.

3.4 The annuity rate applied to the loans fund repayments is based on historic interest rates and is currently 9%.

3.5 Table C in Appendix 6 details the loans fund repayment profile for 2019/20 onwards based on the balance outstanding at 1 April 2019 (adjusted for the agreed loans fund review amendments) and capital expenditure plans 2019/20 to 2028/29 as per Table A.

## 4. Affordability Prudential Indicators

4.1 The previous sections cover the overall capital and control of borrowing, but within this framework prudential indicators are required to assess the affordability of the capital investment plans. These indicate the impact of the capital investment plans on the overall Council's finances. The Council is asked to approve the following indicators:

### 4.2 Actual and Estimates of the ratio of financing costs to net revenue stream

This indicator is detailed in Table D in Appendix 6, and identifies the trend in financing cost of capital (loan charges and long term liability financing) against the net revenue stream (funding sources e.g. Scottish Government revenue support grant, council tax and HRA rental income).

The estimates of financing costs include current commitments and the impact of capital expenditure as per Table A and this indicator shows the percentage of total council revenue expenditure that is spent on repayment of loan charges and long term liability capital and interest repayments.

## 5. Financial reporting changes in relation to leases

5.1 From 1 April 2020 there is a significant change to the Accounting Code of Practice for 2020/21 which the Council follows for their Financial Statements, which will impact on

debt levels and prudential indicators in the future. This change is in relation to assets the Council leases in.

- 5.2** Currently there are 2 types of leases which are treated differently through the Financial Statements at present. From April 2020, all leases (where the Council is lease and with a few exceptions) will require to be accounted for on the Council Balance Sheet as assets. For illustrative purposes, leases currently held by the Council (but not owned and therefore not currently on the Council's Balance Sheet) include leases for properties (such as Aurora/ Clydebank Town Centre Office/ Bridge Street), photocopiers, and vehicles. The treatment of these leases will become similar to the current accounting reporting for PPP assets.
- 5.3** Accounting for these leases on the Balance Sheet will result in increases to assets and long term liabilities, affecting a number of the prudential and treasury management indicators – increasing: the 'level of debt' identified by the Council; the Capital Financing Requirement; Operational Boundary; and Authorised Limit, by the value of the leases. Forecast and estimates of the ratio of financing costs to Net Revenue Stream may also be affected.
- 5.4** Currently an exercise is underway to identify all leases and value both the asset value and the liability. The mid-year Treasury Management Report indicators will be updated to account for this change. The liability of the leases, which will be added to the long term liability value within the Council's debt levels) will be contained within the Authorised Limit.



## Treasury Management Strategy 2020/21 – 2029/20

### 1. Background

- 1.1 The treasury management service is an important part of the overall financial management of the Council's affairs. Whilst the prudential indicators in Appendix 1 consider the affordability and impact of capital expenditure decisions, the treasury service covers the effective funding of these decisions. There are specific treasury prudential indicators included in this strategy which need approval.
- 1.2 The Council's treasury activities are strictly regulated by statutory requirements and a professional code of practice (the CIPFA Code of Practice on Treasury Management – revised December 2017).
- 1.3 As a requirement of the Code, the Council is required to adopt a Treasury Management Policy Statement and four Treasury Management clauses. These form part of the Council's financial regulations and the following documents were adopted on 5 March 2018, with no changes required:
- Treasury Management Policy Statement
  - Treasury Management Clauses
  - The Treasury Management Role of the Section 95 Officer
- 1.4 The policy requires an annual strategy to be reported to Council outlining the expected treasury activity for the forthcoming 3 years, however in line with the longer capital planning process treasury management indicators have been provided (where appropriate) covering the period to 2029/30. A key requirement of this report is to explain both the risks, and the management of the risks, associated with the treasury service. Further reports are issued as follows:
- Mid-year monitoring report on actual activity during the year including revised indicators where appropriate; and
  - Year-end report on actual activity for the previous year.
- 1.5 This strategy covers:
- The Council's debt and investment projections;
  - Limits to the Council's borrowing activity;
  - The economic climate and expected movement in interest rates;
  - The Council's borrowing, debt and investment strategies;
  - Treasury performance indicators;
  - Specific limits on treasury activities; and
  - Policy on ethical investments

### 2. The Council's debt and investment projections

- 2.1 The Council's forecast treasury portfolio position at 31 March 2020 with forward projections are summarised in Table E in Appendix 6 and shows the gross debt (the treasury management operations), against the underlying capital borrowing need (the Capital Financing Requirement - CFR), highlighting any under or over borrowing.

- 2.2** Within the prudential indicators there are a number of key indicators to ensure the Council operates its activities within well defined limits. One of these is that the Council needs to ensure that its gross debt does not, except in the short term, exceed the total of the CFR in the preceding year plus the estimates of any additional CFR for 2020/21 and following two financial years. This allows some flexibility for limited early borrowing for future years, but ensures that borrowing is not undertaken for revenue purposes. This is illustrated by comparing the estimated gross debt as at 31 March 2020 with the CFR as at 31 March 2023.
- 2.3** **The Section 95 Officer (Strategic Lead - Resources) reports that the Council has complied with this prudential indicator, and no difficulties are envisaged for the current or future years.** This view takes into account the capital plan refresh reports for General Services and HRA.

### **3. Limits to Borrowing Activity**

- 3.1** The Operational Boundary is detailed in Table F in Appendix 6 and is the limit beyond which external debt is not normally expected to exceed. In most cases, this would be a similar figure to the CFR, but may be lower or higher depending on the levels of actual debt.
- 3.2** The Authorised Limit for External Borrowing – a further key prudential indicator represents a control on the overall level of borrowing. This represents a limit beyond which external debt is not allowed to exceed. This needs to be set or revised by Members. It reflects the level of external debt which, while not desired, could be afforded in the short term, but is not sustainable in the longer term. This is the statutory limit (Affordable Capital Expenditure Limit) determined under section 35(1) of the Local Government in Scotland Act 2003. The Government retains an option to control either the total of all councils' plans, or those of a specific council, although this power has not yet been exercised. The Council is asked to approve the authorised limit detailed in Table G in Appendix 6. The limit within the appendix has been increased to allow for an estimated increase in debt due to the Accounting requirement change in relation to leasing from 1 April 2020.
- 3.3** **Advance Borrowing** - This Council will not borrow more than or earlier than required purely in order to profit from the investment return of the extra sums borrowed. Any decision to borrow in advance will be within forward approved Capital Financing Requirement estimates, and will be considered carefully to ensure that value for money can be demonstrated and that the Council can ensure the security of such funds.
- 3.3.1** Advance borrowing will only be taken for risk management purposes subject to sound justification. The Section 95 Officer may do this under delegated power where, for instance, a sharp rise in interest rates is expected and so borrowing early at fixed interest rates will be economically beneficial. A cautious approach to any such borrowing will be adopted, however where there is a clear business case for doing so borrowing may be undertaken to fund the approved capital programme or to fund future debt maturities.
- 3.3.2** Full consideration will be given to balancing investment risks, such as the credit and interest risk resulting from the temporary investment of the sums, against the risk of adverse interest rate movements in addition to the existing debt maturity profile over the medium term.
- 3.3.3** As required by The Investment Regulations (Code on the Investments of Money by Scottish Local Authorities) which came into force on 1 April 2010 the Council will appraise all risks associated with advance borrowing activity. The Council will fully document the justification for the decision prior to the activity being undertaken, with subsequent reporting either within the mid-year or annual reporting mechanism.

## 4. Prospect for Interest Rates

4.1 The Council has appointed Link Asset Services as its treasury advisor and part of their service is to assist the Council to formulate a view on interest rates. Table H in Appendix 6 gives the current Link Asset Services central view. The forecasts within the table have been based on an assumption that there is an agreed deal on Brexit, including agreement on the terms of trade between the UK and EU, at some point in time. The result of the general election has removed much uncertainty around this major assumption. However, it does not remove uncertainty around whether agreement can be reached with the EU on a trade deal within the short time to December 2020.

4.2 On this basis, whilst GDP growth is likely to be subdued in 2020 due to all the uncertainties around Brexit depressing consumer and business confidence, an agreement on the detailed terms of a trade deal is likely to lead to a boost to the rate of growth in subsequent years.. This could increase inflationary pressures in the economy and cause the Bank of England to resume a series of gentle increases in the Bank Base Rate. The current forecasts assume a modest increase in the rate.

4.2.1 In the event of an orderly non-agreement exit in December 2020, it is likely that the Bank of England would take action to cut Bank Base Rate from 0.75% in order to help economic growth deal with the adverse effects of this situation. This is also likely to cause short to medium term gilt yields to fall.

4.2.2 If there was a disorderly Brexit, then any cut in Bank Base Rate would be likely to last for a longer period and also depress short and medium gilt yields correspondingly. Quantitative easing could also be restarted by the Bank of England. It is also possible that the government could act to protect economic growth by implementing fiscal stimulus.

4.3 **Balance of risks to the UK** - The overall balance of risks to economic growth in the UK is probably neutral due to the uncertainties over post-Brexit trade arrangements and the impact of an expansionary government spending policy (as expected in the Westminster Budget in March 2020). The balance of risks to increases or decreases in Bank Base Rate and shorter term HM Treasury rates, are probably also even.

4.3.1 One risk that is both an upside and downside risk, is that all central banks are now working in very different economic conditions than before the 2008 financial crash as there has been a major increase in consumer and other debt due to the exceptionally low levels of borrowing rates that have prevailed since 2008. This means that the neutral rate of interest in an economy, (i.e. the rate that is neither expansionary nor deflationary), is difficult to determine definitively in this new environment, although central banks have made statements that they expect it to be much lower than before 2008. Central banks could therefore either over or under do increases in central interest rates.

4.3.2 Downside risks to current forecasts for UK gilt yields and HM Treasury rates currently includes:

- Post Brexit trade negotiations – if it were to cause significant economic disruption and a major downturn in the rate of growth.
- Bank of England takes action too quickly, or too far, over the next three years to raise Bank Base Rate and causes UK economic growth, and increases in inflation, to be weaker than we currently anticipate.

- A resurgence of the Eurozone sovereign debt crisis. In 2018, Italy was a major concern due to having a government which made a lot of anti-austerity and anti-EU noise. However, in September 2019 there was a major change in the coalition governing Italy which has brought to power a much more EU friendly government; this has eased the pressure on Italian bonds. Only time will tell whether this new coalition will endure.
- Weak capitalisation of some European banks particularly Italian banks.
- German minority government. In the German general election of September 2017, Angela Merkel's CDU party was left in a vulnerable minority position dependent on the fractious support of the SPD party, as a result of the rise in popularity of the anti-immigration AfD party. The CDU has done badly in recent state elections but the SPD has done particularly badly and this has raised a major question mark over continuing to support the CDU. Angela Merkel has stepped down from being the CDU party leader but she intends to remain as Chancellor until 2021.
- Other minority EU governments. Austria, Finland, Sweden, Spain, Portugal, Netherlands and Belgium also have vulnerable minority governments dependent on coalitions which could prove fragile.
- Austria, the Czech Republic, Poland and Hungary now form a strongly anti-immigration bloc within the EU. There has also been rising anti-immigration sentiment in Germany and France.
- In October 2019, the IMF issued a report on the World Economic Outlook which flagged up a synchronised slowdown in world growth. However, it also flagged up that there was potential for a rerun of the 2008 financial crisis, but this time centred on the huge debt binge accumulated by corporations during the decade of low interest rates. This now means that there are corporates who would be unable to cover basic interest costs on some \$19trn of corporate debt in major western economies, if world growth was to dip further than just a minor cooling. This debt is mainly held by the shadow banking sector i.e. pension funds, insurers, etc., who, when there is \$15trn of corporate and government debt now yielding negative interest rates, have been searching for higher returns in riskier assets. Much of this debt is only marginally above investment grade so any rating downgrade could force some holders into a fire sale, which would then depress prices further and so set off a spiral down. The IMF's answer is to suggest imposing higher capital charges on lending to corporates and for central banks to regulate the investment operations of the shadow banking sector. In October 2019, the deputy Governor of the Bank of England also flagged up the dangers of banks and the shadow banking sector lending to corporates, especially highly leveraged corporates, which had risen back up to near pre-2008 levels.
- Geopolitical risks, for example in North Korea, but also in Europe and the Middle East, which could lead to increasing safe haven flows.

#### 4.3.3 Upside risks to current forecasts for UK gilt yields and HM Treasury rates includes:

- Brexit – if a comprehensive agreement on a trade deal was reached that removed all threads of economic and political disruption between the EU and the UK.
- The Bank of England is too slow in its pace and strength of increases in Bank Rate and, therefore, allows inflationary pressures to build up too strongly within the UK economy,

which then necessitates a later rapid series of increases in Bank Rate faster than we currently expect.

- UK inflation, whether domestically generated or imported, returning to sustained significantly higher levels causing an increase in the inflation premium inherent to gilt yields.

## **5. Borrowing and Debt Strategy 2020/21 – 2029/30**

- 5.1** At the end of 2018/19 the Council was slightly under-borrowed. Table E in Appendix 6 forecasts that the Council will return to a broadly neutral borrowing position at the end of 2026/27 and will maintain this going forward. This indicates that the capital borrowing need (the Capital Financing Requirement) will be fully funded with external borrowing which is a mixture of short term and long term debt.
- 5.2** Against this background and the risk within the economic forecast, caution will be adopted with the 2020/21 treasury operations. The Section 95 Officer will monitor interest rates in financial markets and adopt a pragmatic approach to changing circumstances.
- 5.3** If it was felt that there was a significant risk of a sharp fall in long and short term rates, e.g. due to a marked increase of risks around relapse into recession or of risks of deflation, then long term borrowing will be postponed, and potential rescheduling from fixed rate funding into short term borrowing will be considered.
- 5.4** If it was felt that there was a significant risk of a much sharper rise in long and short term rates than that currently forecast, perhaps arising from a greater than expected increase in world economic activity or a sudden increase in inflation risks, then the portfolio position will be re-appraised with the likely action that fixed rate funding will be drawn whilst interest rates were still relatively cheap.
- 5.5** HM Treasury increased its interest rates by 1% on 9 October 2019 with many local authorities now viewing HM Treasury as a lender of last resort. It is likely that alternative providers of finance will step into the market for lending to local authorities and the Council will make full use of available financing to ensure the optimum borrowing strategy.
- 5.6** Any decisions will be reported to Members via the Members Bulletin at the next available opportunity.
- 5.7** Sources of borrowing for the Council include:
- HM Treasury;
  - Local Authorities;
  - Banks;
  - Pension Funds;
  - Insurance Companies;
  - Market – long term;
  - Market – short term;
  - Market – LOBOs;
  - Overdraft;
  - Internal (capital receipts / revenue balances); and
  - Finance Leases.

## **6. Investment Strategy**

**6.1** The Council's investment policy has regard to the Local Government Investment (Scotland) Regulations (and accompanying finance circular). Council had also adopted both the Treasury Management Code of Practice and the Prudential Code and is required to adopt the revised editions. The day to day investment policies and practices are contained in the Council's Treasury Management Practices, which reflect the requirements of these codes. These practices are regularly reviewed.

**6.2 Key Objectives** – Following the economic background above, the current investment climate has one over-riding risk consideration - counterparty security risk. As a result of these underlying concerns, officers are implementing an operational investment strategy which tightens the controls already in place in the approved investment strategy. The Council's investment strategy primary objectives are safeguarding the re-payment of the principal and interest of its investments on time first and ensuring adequate liquidity second – the investment return being a third objective. After this main principle the Council will ensure:

- It maintains a policy covering both the categories of investment types it will invest in, criteria for choosing investment counterparties with adequate security, and monitoring their security; and
- It has sufficient liquidity in its investments. For this purpose it will set out procedures for determining the maximum periods for which funds may prudently be committed. These procedures also apply to the Council's prudential indicators covering the maximum principal sums invested.

**6.2.1** In accordance with the above, and in order to minimise the risk to investments, the Council has below clearly stipulated the minimum acceptable credit quality of counterparties for inclusion on the lending list. The creditworthiness methodology used to create the counterparty list fully accounts for the ratings, outlooks and watches published by all three ratings agencies with a full understanding of what these reflect in the eyes of each agency. Using the Link Asset Services ratings service banks' ratings are monitored on a real time basis with knowledge of any changes notified electronically as the agencies notify modifications.

**6.2.2** Further, the Council's officers recognise that ratings should not be the sole determinant of the quality of an institution and that it is important to continually assess and monitor the financial sector on both a micro and macro basis and in relation to the economic and political environments in which institutions operate. The assessment will also take account of information that reflects the opinion of the markets. To this end the Council will engage with its advisors to maintain a monitor on market pricing such as "Credit Default Swaps" and overlay that information on top of the credit ratings. This is fully integrated into the credit methodology provided by the advisors, Link Asset Services in producing its colour codings which show the varying degrees of creditworthiness.

**6.2.3** Other information sources used will include the financial press, share price and other such information pertaining to the banking sector in order to establish the most robust scrutiny process on the suitability of potential investment counterparties.

**6.2.4** The aim of the strategy is to generate a list of highly creditworthy counterparties which will enable diversification, and thus avoidance of concentration, with the prime intention of providing security of investment and minimisation of risk.

**6.3 Investment Strategy** – The process for investment strategy under the regulations covers a wide range of Council investments and will be broadly managed in the following way:

- Short Term Cash – Cash relating to day to day cash flow will be maintained on a shorter term basis in cash type products with consideration to the liquidity requirements outlined above.
- Longer Term Cash – Cash relating to reserves, provisions and balances on the balance sheet may be held for longer periods of time in cash type products or in longer term bonds or funds depending on:
  - Cash flow requirements:
  - The underlying expectation for interest rates; and
  - The economic background of these investments may be held longer term.
- Service Type Investments – These types of investments will predominately be policy driven and approved by Members. Shareholdings, development opportunities, loans to third parties, equity instruments and investment properties held for rental returns) will be regularly reviewed to judge the investment performance.
- Non Service Type Investments – Investments such as Joint venture delivery companies such as Hub West Scotland and investments in regeneration partnerships and development opportunities

**6.4 Benchmarking and Monitoring Security, Liquidity and Yield in the Investment Service**  
A development for Member reporting is the consideration and approval of security and liquidity benchmarks. Yield benchmarks are currently widely used to assess investment performance. Discrete security and liquidity benchmarks are additional new requirements to the Member reporting.

**6.4.1** These benchmarks are targets (not limits) and so may be breached from time to time, depending on movements in interest rates and counterparty criteria. The purpose of the benchmark is that officers will monitor the current and trend position and amend the operational strategy depending on any changes. Any breach of the benchmarks will be reported, with supporting reasons in the Mid-Year or Annual Report.

**6.4.2** In the context of benchmarking, assessing security is a very subjective area to assess. Security is currently evidenced by the application of minimum quality criteria to investment counterparties, primarily through the use of credit ratings supplied by the three main credit rating agencies (Fitch/ Moody's and Standard and Poors). Whilst this approach embodies security considerations, benchmarking levels of risk is more problematic. One method to benchmark security risk is to assess the historic level of default against the minimum criteria used in the Council's investment strategy. Table I in Appendix 6 shows average defaults for differing periods of investment grade products for each Fitch/ Moody's Standard and Poors long term rating category.

**6.4.3** The Council's minimum long term rating criteria is currently "A-", meaning the average expectation of default for a one year investment in a counterparty with a "A" long term rating would be 0.05% of the total investment (e.g. for a £1m investment the average loss would be £500). This is only an average - any specific counterparty loss is likely to be higher - but these figures do act as a proxy benchmark for risk across the portfolio.

**6.4.4** As required by the CIPFA Treasury Management Code of Practice The Council will “ensure that it has adequate, though not excessive, cash resources, borrowing arrangements, overdrafts or standby facilities to enable it at all times to have the level of funds available to it which are necessary for the achievement of its business/service objectives”. In respect to liquidity as defined above the Council seeks to maintain:

- Bank overdraft - £1.000m; and
- Liquid short term deposits of at least £5m available on an overnight basis.

**6.4.5** Local measures of yield investment benchmarks that will be used to assess returns are:

- Internal returns above the 7 day LIBID rate;
- Internal returns above the 1 month LIBID rate for fixed investments; and
- Internal returns above the Council’s instant access account.

**6.5 Council Permitted Investments** – The Investments Regulations (Code on the Investment of Money by Scottish Local Authorities) requires Council approval of all the types of investment to be used and set appropriate limits for the amount that can be held for each investment type. These types of investment are termed permitted investments and any investments used which have not been approved as a permitted investment will be considered ultra vires.

**6.5.1** The permitted investments which may be used in the forthcoming year are noted below. Details of the risks, mitigating controls and limits associated with each of these permitted categories are shown in Appendix 3.

- **Cash Type Instruments**

- Deposits with the Debt Management Account Facility (UK Government);
- Deposits with other local authorities or public bodies;
- Money Market Funds
  - Constant Net Asset Value
  - Low Volatility Net Asset Value;
- Call accounts, deposit accounts with financial institutions (banks and building societies);
- Term deposits with financial institutions (banks and building societies);
- UK Government Gilts and Treasury Bills;
- Certificates of deposits will financial institutions (banks and building societies); and
- Structured deposit facilities with banks and building societies (escalating rates, de-escalating rates, etc).

- **Other Investments**

- Investment properties;
- Loans to third parties, including soft loans;
- Loans to a local authority company;
- Shareholding in a local authority company;
- Non-local authority shareholdings;
- Joint venture delivery companies such as hub West Scotland;
- Regeneration partnerships and development opportunities;
- District Heating Schemes; and
- Local Authority Mortgage Scheme (LAMS).



**6.5.2** Permitted investments related to the Common Good are also shown in Appendix 3, and where applicable the same counterparty selection criteria as noted in 6.6 below will be applied.

**6.5.3** There is a potential impact of a 'no deal' Brexit on the credit ratings for UK financial institutions if the UK sovereign rating was to be downgraded. This will be monitored and appropriate action taken as necessary.

## **6.6 Investment Counterparty Selection Criteria**

The primary principle governing the Council's investment criteria is the security of its investments, although the yield or return on the investment is also a key consideration. After this main principle the Council will ensure:

- It maintains a policy covering both the categories of investment types it will invest in, criteria for choosing investment counterparties with adequate security, and monitoring their security; and
- It has sufficient liquidity in its investments. For this purpose it will set out procedures for determining the maximum periods for which funds may prudently be committed. These procedures also apply to the Council's prudential indicators covering the maximum principal sums invested.

**6.6.1** The Section 95 Officer will maintain a counterparty list in compliance with the following criteria and will revise the criteria and submit them to Council for approval as necessary. This criteria selects which counterparties the Council will choose from, rather than defining what its investments are.

**6.6.2** Credit rating type and definitions are attached as Appendix 6.

**6.6.3** Credit rating information is supplied by our treasury consultants on all active counterparties that comply with the criteria below. Any counterparty failing to meet the criteria would be omitted from the counterparty (dealing) list. Any rating changes, rating watches (notification of a likely change), rating outlooks (notification of a possible longer term change) are provided to officers almost immediately after they occur and this information is considered before dealing. For instance a negative rating watch applying to any counterparty at the minimum Council criteria will be suspended from use, with all others being reviewed in light of market conditions.

**6.6.4** The criteria for providing a pool of high quality cash type investment counterparties is:

- **Category 1 - Good Credit Quality** – the Council will only use financial institutions (including certificates of deposit and corporate bonds) which:
  - Are UK banks; and/or
  - Are non-UK and domiciled in a country which has a minimum Sovereign long term rating of AA; The UK will be excluded from any Sovereign rating criteria.
  - And have, as a minimum, the following Fitch, Moody's and Standard and Poors (S&P) credit ratings (where rated):
    - Short Term – F1 (or equivalent from Fitch, Moody's and S&P)
    - Long Term – A- (or equivalent from Fitch, Moody's and S&P)

The difference between the ratings will be reflected in the money limits as noted in Table K in Appendix 6.

- **Category 2 – Part nationalised UK banks** – Lloyds Bank Group and Royal Bank of Scotland Group. These banks can be included if they continue to be part nationalised or they meet the ratings in Category 1 above.
- **Category 3- The Council's own banker** for transactional purposes if the bank falls below the above criteria specified in category 1, although in this case balances will be minimised in both monetary size and time.
- **Category 4 - Bank Subsidiary and Treasury Operations** – the Council will use these where the parent bank has the necessary ratings outlined in category 1.
- **Category 5 - Building Societies** – the Council will use all Societies which meet the ratings for banks outlined in category 1.
- **Category 6 - Money Market Funds** – the Council will use either CNAV or LVNAV money market funds that are AAA rated (by at least one of the 3 rating agencies).
- **Category 7 - UK Government** (including gilts, treasury bills and the DMADF)
- **Category 8 - Local Authorities, etc**

**6.6.5** Due to the uncertainty in the financial markets it is recommended that the Investment Strategy is approved which will provide officers with the flexibility to deal with any unexpected occurrences. Officers can restrict the pool of available counterparties from these criteria to safer instruments and institutions.

**6.6.6** The time limits for institutions on the Council's cash type counterparty list are as noted in Table J in Appendix 6.

**6.6.7** The Council's bankers are currently the Clydesdale Bank Plc which falls within Category 3. It is recognised that the money limit of £5million may be breached for purely operational purposes on a temporary overnight basis only. The Strategic Lead - Resources will endeavour to avoid this scenario but this allows for circumstances that are outwith the Council's control where funds may be deposited unexpectedly or at short notice into the Council's accounts after the dealing deadline for the day has passed. In such a circumstance the funds will require to be kept on an overnight basis in the Council's bank account until appropriate arrangements can be made for investment.

**6.6.8** Table J does not include a monetary limit for category 7 which are funds deposited with the UK Government namely the Debt Management Account Deposit Facility (DMADF). This facility allows local authorities to deposit surplus cash on flexible terms and receive a market related rate of interest. Funds are held by the Bank of England and the scheme carries the Government's own sovereign credit rating offering the highest available security and therefore no maximum monetary limit has been set.

**6.6.9 Country and sector considerations** - Due care will be taken to consider the country, group and sector exposure of the Council's investments. In part the country selection will be chosen by the credit rating of the Sovereign state in Banks 1 above and the list of approved countries for investments are detailed in Appendix 5. In addition:

- No more than 25% will be placed with any country outside of the UK at any time;
- Limits in place above will apply to Group companies; and
- Sector limits will be monitored regularly for appropriateness.

**6.6.10 Use of additional information other than credit ratings** – Additional requirements under the Code of Practice now requires the Council to supplement credit rating information. Whilst the above criteria relies primarily on the application of credit ratings to provide a pool of appropriate counterparties for officers to use, additional operational market information will be applied before making any specific investment decision from the agreed pool of counterparties. This additional market information (for example Credit Default Swaps, negative rating watches/outlooks) will be applied to compare the relative security of differing investment counterparties.

**6.6.11 Economic Investment Considerations** – Current forecasts on shorter-term interest rates, on which investment decisions are based, show a potential for the current 0.75% Bank Base Rate increasing to 1% in June 2021. The Council's investment decisions are based on comparisons between the rises priced into market rates against the Council's and advisers own forecasts.

**6.6.12** There is an operational difficulty arising from the current banking crisis. There is currently little value investing longer term unless credit quality is reduced. Whilst some selective options do provide additional yield uncertainty over counterparty creditworthiness suggests shorter dated investments would provide better security.

**6.6.13** The criteria for choosing counterparties set out above provide a sound approach to investment in "normal" market circumstances. Whilst Members are asked to approve this base criteria above, under the exceptional current market conditions the Section 95 Officer (Strategic Lead - Resources) may temporarily restrict further investment activity to those counterparties considered of higher credit quality than the minimum criteria set out for approval. These restrictions will remain in place until the banking system returns to "normal" conditions. Similarly the time periods for investments will be restricted.

**6.6.14** Examples of these restrictions would be the greater use of the Debt Management Deposit Account Facility (DMADF – a Government body which accepts local authority deposits), Money Market Funds and strongly rated. The credit criteria have been amended to reflect these facilities.

**6.7 Sensitivity to Interest Rate Movements** - Whilst most of the risks facing the treasury management service are addressed elsewhere in this report (credit risk, liquidity risk, market risk, maturity profile risk), the impact of interest rate risk is discussed but not quantified. Table K in Appendix 6 highlights the estimated impact of a 1% increase/decrease in all interest rates to the estimated treasury management costs/income for next year. That element of the debt and investment portfolios which are of a longer term, fixed interest rate nature will not be affected by interest rate changes.

**6.8 Ethical Investments** - This is the placing of funds and selecting investments in a manner that reflects an authority's ethical values. Generally, two sets of criteria are drawn up – negative and positive values whereby investments are to be avoided or encouraged.

**6.8.1** The following policy statement was approved on 25 October 2017:

**6.8.2** The Council will not knowingly invest directly in organisations (including financial institutions and money market funds) whose activities and practices pose a risk of serious harm to individuals and/or groups, or whose activities are inconsistent with the Council's vision, values and priorities. This could include avoiding direct investment in organisations with material links to:

- Human rights abuse (e.g. child labour);
- Environmentally harmful activities (e.g. destruction of habitat); and
- Socially harmful activities (e.g. gambling)

**6.8.3** In order to give effect to its commitment to this policy the Strategic Lead (Resources) contacted all investment counterparties on 9 January 2018 advising of our policy.

**6.8.4** In accordance with the further commitments that were given in October 2017 it is considered that this policy statement remains relevant and does not require to be amended at this time.

## **7. Treasury Management Limits on Activity**

**7.1** There are four further treasury activity limits, which were previously prudential indicators. The purpose of these prudential indicators is to contain the activity of the treasury function within certain limits, thereby managing risk and reducing the impact of an adverse movement in interest rates. However, if these are set to be too restrictive they will impair the opportunities to reduce costs.

- *Upper limits on variable interest rate exposure* – This indicator identifies a maximum limit for variable interest rates based upon the debt position net of investments
- *Upper limits on fixed interest rate exposure* – Similar to the previous indicator this covers a maximum limit on fixed interest rates.
- *Maturity structures of borrowing* – These limits are set to reduce the Council's exposure to large fixed rate sums falling due for refinancing, and are required for upper and lower limits.
- *Total principal funds invested for greater than 364 & 365 days* - These limits are set with regard to the Council's liquidity requirements and to reduce the need for early sale of an investment, and are based on the availability of funds after each year-end.

The proposed indicators are shown within Table L in Appendix 6.

**7.2** The upper limit applies to the maturity structure of fixed interest rate borrowing in Table M. The level has been set to take account of the way that local authorities have to record certain market loans where the maturity date is deemed to be the next call date rather than the eventual repayment date.

## **8. Performance Indicators**

**8.1** The Code of Practice on Treasury Management requires the Council to set performance indicators to assess the adequacy of the treasury function over the year. These are distinct historic indicators, as opposed to the prudential indicators, which are predominantly forward looking. Examples of performance indicators often used for the treasury function are:

- Debt – Borrowing - Average rate of borrowing for the year compared to average available;
- Debt – Average rate movement year on year; and
- Investments – Internal returns above the 7 day LIBID rate.

**8.2** The results of these indicators will be reported in the Treasury Annual Report for 2019/20.

## **9. Treasury Management Advisors**

**9.1** The Council uses Link Asset Services as its treasury management advisors. The company provides a range of services which include:

- Technical support on treasury matters, capital finance issues and the drafting of Member reports;
- Economic and interest rate analysis;
- Debt services which includes advice on the timing of borrowing;
- Debt rescheduling advice surrounding the existing portfolio;
- Generic investment advice on interest rates, timing and investment instruments; and
- Credit ratings/market information service comprising the three main credit rating agencies.

**9.2** The current treasury advisor contract was awarded to Link Asset Services following a quick quote exercise and commenced on 1 May 2018 for a period of two years till 30 April 2020 with an option to extend for a further one year until 30 April 2021. This option has been taken, therefore Link Asset Services have been appointed until 30 April 2021.

**9.3** The Council recognises that responsibility for treasury management decisions remains with the organisation at all times and will ensure that undue reliance is not place upon external service providers.

**9.4** The Council also recognises that there is value in employing external providers of treasury management services in order to acquire access to specialist skills and resources. The Council will ensure that the terms of their appointment and the methods by which their value is assessed are properly agreed and documented, and subjected to regular review.

**9.5** Whilst the advisers provide support to the internal treasury function the final decision on treasury matters remains with the Council.

## **10. The Monitoring of Investment Counterparties**

**10.1** The credit rating of counterparties will be monitored regularly. The Council receives credit rating information (changes, rating watches and rating outlooks) from Link Asset Services as and when ratings change, and counterparties are checked promptly. On occasion ratings may be downgraded when an investment has already been made. The criteria used are such that a minor downgrading should not affect the full receipt of the principal and interest. Any counterparty failing to meet the criteria will be removed from the list immediately by the Strategic Lead - Resources and, if required, new counterparties which meet the criteria will be added to the list.

**West Dunbartonshire Council and Common Good Funds Permitted Investments, Associated Controls and Limits**

Type of Investment	Treasury Risks	Mitigating Controls	Council and Common Good Limits
<b>Cash Type Instruments</b>			
Deposits with the Debt Management Account Facility (UK Government) ( <b>Very low risk</b> )	This is a deposit with the UK Government and as such counterparty and liquidity risk is very low, and there is no risk to value. Deposits can be between overnight and 6 months.	Little mitigating controls required. As this is a UK Government investment the monetary limit is unlimited to allow for a safe haven for investments.	As shown in Table J.
Deposits with other local authorities or public bodies ( <b>Very low risk</b> )	These are considered quasi UK Government debt and as such counterparty risk is very low, and there is no risk to value. Liquidity may present a problem as deposits can only be broken with the agreement of the counterparty, and penalties can apply.  Deposits with other non-local authority bodies will be restricted to the overall credit rating criteria.	Little mitigating controls required for local authority deposits, as this is a quasi UK Government investment.  Non- local authority deposits will follow the approved credit rating criteria.	As shown in Table J.
Money Market Funds (MMFs) ( <b>Very low risk</b> )	Pooled cash investment vehicle which provides very low counterparty, liquidity and market risk. These will primarily be used as liquidity instruments.	Funds will only be used where the MMFs are either Constant Net Asset Value (CNAV) or Low Volatility Net Asset Value (LVNAV), and the fund has a "AAA" rated status from either Fitch, Moody's or Standard & Poors.	As shown in Table J.
Call account deposit accounts with financial institutions (banks and building societies) ( <b>Low risk depending on credit rating</b> )	These tend to be low risk investments, but will exhibit higher risks than the first three categories above. Whilst there is no risk to value with these types of investments, liquidity is high and investments can be returned at short notice.	The counterparty selection criteria approved above restricts lending only to high quality counterparties, measured primarily by credit ratings from Fitch, Moody's and Standard and Poors.  On day to day investment dealing with this criteria will be further strengthened by the use of additional market intelligence.	As shown in Table J.

Type of Investment	Treasury Risks	Mitigating Controls	Council and Common Good Limits
Term deposits with financial institutions (banks and building societies) ( <b>Low to medium risk depending on period &amp; credit rating</b> )	These tend to be low risk investments, but will exhibit higher risks than the first three categories above. Whilst there is no risk to value with these types of investments, liquidity is low and term deposits can only be broken with the agreement of the counterparty, and penalties may apply.	The counterparty selection criteria approved above restricts lending only to high quality counterparties, measured primarily by credit ratings from Fitch, Moody's and Standard and Poors.  On day to day investment dealing with this criteria will be further strengthened by the use of additional market intelligence.	As shown in Table J.
Government Gilts and Treasury Bills ( <b>Very low risk</b> )	These are marketable securities issued by the UK Government and as such counterparty and liquidity risk is very low, although there is potential risk to value arising from an adverse movement in interest rates (no loss if these are held to maturity).	Little counterparty mitigating controls are required, as this is a UK Government investment. The potential for capital loss will be reduced by limiting the maximum monetary and time exposures.	As shown in Table J.
Certificates of deposits with financial institutions ( <b>Low risk</b> )	These are short dated marketable securities issued by financial institutions and as such counterparty risk is low, but will exhibit higher risks than the first three categories above. There is risk to value of capital loss arising from selling ahead of maturity if combined with an adverse movement in interest rates. Liquidity risk will normally be low.	The counterparty selection criteria approved above restricts lending only to high quality counterparties, measured primarily by credit ratings from Fitch, Moody's and Standard and Poors.  On day to day investment dealing with this criteria will be further strengthened by the use of additional market intelligence.	As shown in Table J.

Type of Investment	Treasury Risks	Mitigating Controls	Council and Common Good Limits
Structured deposit facilities with banks and building societies (escalating / de-escalating rates, etc.) <b>(Low to medium risk depending on period &amp; credit rating)</b>	These tend to be medium to low risk investments, but will exhibit higher risks than the first three categories above. Whilst there is no risk to value with these types of investments, liquidity is very low and investments can only be broken with the agreement of the counterparty (penalties may apply).	The counterparty selection criteria approved above restricts lending only to high quality counterparties, measured primarily by credit ratings from Fitch, Moody's and Standard and Pools.  On day to day investment dealing with this criteria will be further strengthened by the use of additional market intelligence.	As shown in Table J.
Corporate Bonds <b>(Medium to high risk depending on period &amp; credit rating)</b>	These are marketable securities issued by financial and corporate institutions. Counterparty risk will vary and there is risk to value of capital loss arising from selling ahead of maturity if combined with an adverse movement in interest rates. Liquidity risk will be low	The counterparty selection criteria approved above restricts lending only to high quality counterparties, measured primarily by credit ratings from Fitch, Moody's and Standard and Pools.  Corporate bonds will be restricted to those meeting the base criteria.  On day to day investment dealing with this criteria will be further strengthened by the use of additional market intelligence.	As shown in Table J.
<b>Other Types of Investments</b>			
Investment properties	These are properties that are not used to facilitate service delivery but are held solely to earn rentals or for capital appreciation or both. These are highly illiquid assets with high risk to value (the potential for property prices to fall or for rental voids).	In larger investment portfolios some small allocation of property based investment may counterbalance/compliment the wider cash portfolio.  Property holding will be re-valued regularly and reported annually with gross and net rental streams.	The Section 95 Officer will determine monetary and time limits managing risk accordingly, to the maximum total as noted in Table L of £7m.



<b>Type of Investment</b>	<b>Treasury Risks</b>	<b>Mitigating Controls</b>	<b>Council and Common Good Limits</b>
Loans to third parties, including soft loans	These are service investments either at market rates of interest or below market rates (soft loans). These types of investments may exhibit credit risk and are likely to be highly illiquid.	Each third party loan requires Member approval and each application is supported by the service rational behind the loan and the likelihood of partial or full default.	The Section 95 Officer will determine monetary and time limits managing risk accordingly, to the maximum total as noted in Table L of £7m.
Loans to a local authority company	These are service investments either at market rates of interest or below market rates (soft loans). These types of investments may exhibit credit risk and are likely to be highly illiquid.	Each loan to a local authority company requires Member approval and each application is supported by the service rational behind the loan and the likelihood of partial or full default.	The Section 95 Officer will determine monetary and time limits managing risk accordingly, to the maximum total as noted in Table L of £7m.
Shareholdings in a local authority company	These are service investments which may exhibit market risk and are likely to be highly illiquid.	Each equity investment in a local authority company requires Member approval and each application will be supported by the service rational behind the investment and the likelihood of loss.	The Section 95 Officer will determine monetary and time limits managing risk accordingly, to the maximum total as noted in Table L of £7m.
Non-local authority shareholdings	These are non-service investments which may exhibit market risk, be only considered for longer term investments, likely to be liquid.	Any non-service equity investment will require separate Member approval and each application will be supported by rational behind the service the investment and the likelihood of loss.	The Section 95 Officer will determine monetary and time limits managing risk accordingly, to the maximum total as noted in Table L of £7m.

<b>Type of Investment</b>	<b>Treasury Risks</b>	<b>Mitigating Controls</b>	<b>Council and Common Good Limits</b>
Joint venture delivery companies such as hub West Scotland	Public sector organisations across a hub territory will work in partnership with each other, and a private sector delivery partner, in a joint venture delivery company called hub West Scotland.	Any investment in hub West Scotland requires approval from the Section 95 Officer (Strategic Lead - Resources) and the Chief Executive in consultation with the Leader of the Council and the Leader of the Opposition and each application will be supported by the service rational behind the investment and the likelihood of loss.	The Section 95 Officer will determine monetary and time limits managing risk accordingly, to the maximum total as noted in Table L of £7m.
Regeneration partnerships and development opportunities	Investments undertaken with the prime intention of local area regeneration.	Any investment in a regeneration partnership / development opportunity requires Member approval with each application supported by rational behind the investment and the likelihood of loss.	The Section 95 Officer will determine monetary and time limits managing risk accordingly, to the maximum total as noted in Table L of £7m.
Investment in Projects procured and managed by third parties e.g. District Heating Schemes	Investments undertaken to assist in facilitating third party projects where the Council has an interest in the successful outcome of the project. Expectation of a financial return for the Council.	Any investment in such projects requires Member approval and each application will be supported by a business case for the investment and the expectation of a financial benefit to the Council.	The Section 95 Officer will determine monetary and time limits managing risk accordingly, to the maximum total as noted in Table L of £7m.
Local Authority Mortgage Scheme (LAMS)	These are service investments at market rates of interest. Under this scheme the Council is required to place funds for a number of years with the bank which is participating in this scheme	Any investment in the LAMS requires Member approval and each application will be supported by the service rational behind the investment and the likelihood of loss.	The Section 95 Officer will determine monetary and time limits managing risk accordingly, to the maximum total as noted in Table L of £7m.

Type of Rating	Rating	Explanation
Fitch -Short Term	F1+	Indicates exceptionally strong capacity for timely payment of financial commitments
	F1	Indicates strong capacity for timely payment of financial commitments
Fitch - Long Term	AA-	Indicates very strong capacity for timely payment of financial commitments and this capacity is not significantly vulnerable to foreseeable events
	A-	Indicates strong capacity for timely payment of financial commitments. This capacity may, nevertheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings
Moody's - Short Term	P-1	Banks based Prime-1 for deposits offer superior credit quality and a very strong capacity for timely payment of short term deposit obligations
Moody's - Long Term	Aa	Offer excellent credit quality, with susceptibility to long term risks with a vulnerability to greater fluctuations within protective elements
	A	Offer excellent credit quality, but elements suggest a Susceptibility to impairment over the long term
Standard & Poors - Short Term	A-1	Indicates a strong capacity to meet institutions financial commitments. Within this category, certain obligors are design with a plus sign (+). This indicates that the obligor's capacity to meet its financial commitments is EXTREMELY STRONG
Standard & Poors - Long Term	AA-	Indicates strong capacity for timely payment of financial commitments
	A-	Indicates strong capacity for timely payment of financial commitments. This capacity may, nevertheless, be more susceptible to the adverse effects of changes in circumstances or in economic conditions than is the case for higher rated category

**West Dunbartonshire Council and Common Good Funds Permitted Investments,  
Approved Countries for Investments**

*Based on lowest available rating*

AAA

- Australia
- Canada
- Denmark
- Germany
- Luxembourg
- Netherlands
- Norway
- Singapore
- Sweden
- Switzerland

AA+

- Finland
- U.S.A.

AA

- Abu Dhabi (UAE)
- Hong Kong
- France
- U.K.

AA-

- Belgium
- Qatar

Table A - Net Capital Financing Need

## General Services and HRA Shown Separately

£000	Forecast 2019/20	Forecast 2020/21	Forecast 2021/22	Forecast 2022/23	Forecast 2023/24	Forecast 2024/25	Forecast 2025/26	Forecast 2026/27	Forecast 2027/28	Forecast 2028/29	Forecast 2029/30
<b>General Services</b>	57,281	67,437	47,943	51,978	32,745	23,467	19,559	13,288	13,290	13,232	13,232
Financed by:											
Capital receipts	0	14,218	4,435	3,777	3,931	2,370	3,140	4,437	2,339	1,000	1,000
Capital grants	16,258	21,109	19,751	9,625	13,909	14,359	14,809	8,850	6,679	6,679	6,679
Revenue	38	0	0	0	0	0	0	0	0	0	0
Other funding	278	0	0	0	0	0	0	0	0	0	0
<b>Net financing need for the year</b>	<b>40,707</b>	<b>32,109</b>	<b>23,757</b>	<b>38,576</b>	<b>14,905</b>	<b>6,738</b>	<b>1,610</b>	<b>0</b>	<b>4,272</b>	<b>5,553</b>	<b>5,553</b>

£000	Forecast 2019/20	Forecast 2020/21	Forecast 2021/22	Forecast 2022/23	Forecast 2023/24	Forecast 2024/25	Forecast 2025/26	Forecast 2026/27	Forecast 2027/28	Forecast 2028/29	Forecast 2029/30
<b>HRA</b>	51,266	60,006	32,479	27,295	27,269	27,179	26,044	21,714	13,865	14,197	15,887
Financed by:											
Capital receipts	0	0	0	0	0	0	0	0	0	0	0
Capital grants	13,163	5,006	4,792	3,190	1,770	3,319	0	0	0	0	0
Revenue	7,478	7,478	6,003	4,813	4,216	3,263	3,263	2,915	2,798	2,542	2,219
Other funding	0	96	0	0	0	0	0	0	0	0	0
<b>Net financing need for the year</b>	<b>30,625</b>	<b>47,425</b>	<b>21,684</b>	<b>19,292</b>	<b>21,283</b>	<b>20,598</b>	<b>22,781</b>	<b>18,799</b>	<b>11,067</b>	<b>11,655</b>	<b>13,668</b>

## General Services and HRA Combined

£000	Forecast 2019/20	Forecast 2020/21	Forecast 2021/22	Forecast 2022/23	Forecast 2023/24	Forecast 2024/25	Forecast 2025/26	Forecast 2026/27	Forecast 2027/28	Forecast 2028/29	Forecast 2029/30
General Services	57,281	67,437	47,943	51,978	32,745	23,467	19,559	13,288	13,290	13,232	13,232
HRA	51,266	60,006	32,479	27,295	27,269	27,179	26,044	21,714	13,865	14,197	15,887
<b>Capital Expenditure</b>	<b>108,547</b>	<b>127,442</b>	<b>80,422</b>	<b>79,273</b>	<b>60,014</b>	<b>50,647</b>	<b>45,603</b>	<b>35,002</b>	<b>27,155</b>	<b>27,429</b>	<b>29,119</b>
Financed by:											
Capital receipts	0	14,218	4,435	3,777	3,931	2,370	3,140	4,437	2,339	1,000	1,000
Capital grants	29,421	26,115	24,543	12,815	15,679	17,678	14,809	8,850	6,679	6,679	6,679
Revenue	7,516	7,478	6,003	4,813	4,216	3,263	3,263	2,915	2,798	2,542	2,219
Other funding	278	96	0	0	0	0	0	0	0	0	0
<b>Net financing need for the year</b>	<b>71,332</b>	<b>79,535</b>	<b>45,441</b>	<b>57,868</b>	<b>36,188</b>	<b>27,336</b>	<b>24,391</b>	<b>18,799</b>	<b>15,339</b>	<b>17,208</b>	<b>19,221</b>

Table B - Capital Financing Requirement

£000	Forecast 2019/20	Forecast 2020/21	Forecast 2021/22	Forecast 2022/23	Forecast 2023/24	Forecast 2024/25	Forecast 2025/26	Forecast 2026/27	Forecast 2027/28	Forecast 2028/29	Forecast 2029/30
<b>Capital Financing Requirement</b>											
CFR – General Services	375,852	401,221	418,596	450,974	458,886	457,606	450,381	440,843	435,708	432,223	428,580
CFR – HRA	250,981	292,343	307,465	319,607	332,771	344,376	357,703	366,672	367,275	367,850	369,978
<b>Total CFR</b>	<b>626,832</b>	<b>693,564</b>	<b>726,061</b>	<b>770,582</b>	<b>791,658</b>	<b>801,982</b>	<b>808,084</b>	<b>807,515</b>	<b>802,984</b>	<b>800,073</b>	<b>798,558</b>
Movement in CFR	88,700	66,731	32,497	44,521	21,076	10,324	6,102	(569)	(4,532)	(2,911)	(1,515)
<b>Movement in CFR represented by</b>											
Net financing need for the year (above)	71,332	79,535	45,441	57,868	36,188	27,336	24,391	18,799	15,339	17,208	19,221
Loans Fund Review	28,925	-	-	-	-	-	-	-	-	-	-
Less scheduled debt amortisation and other financing movements	(11,556)	(12,804)	(12,944)	(13,348)	(15,111)	(17,012)	(18,289)	(19,368)	(19,870)	(20,119)	(20,736)
<b>Movement in CFR</b>	<b>88,700</b>	<b>66,731</b>	<b>32,497</b>	<b>44,521</b>	<b>21,076</b>	<b>10,324</b>	<b>6,102</b>	<b>(569)</b>	<b>(4,532)</b>	<b>(2,911)</b>	<b>(1,515)</b>

Table C - Loan Fund Repayment Profile

	General Services	HRA	Total
	£000	£000	£000
Under 12 months	2,849	5,608	8,456
2 years to 5 years	12,473	27,894	40,367
6 years to 10 years	23,724	49,821	73,546
11 years to 15 years	32,474	54,940	87,413
16 years to 20 years	32,293	52,733	85,026
21 years to 25 years	31,292	62,348	93,640
26 years to 30 years	31,712	57,137	88,848
31 years to 35 years	35,471	51,962	87,433
36 years to 40 years	46,955	43,765	90,719
41 years to 45 years	29,357	14,376	43,733
46 years to 50 years	17,924	242	18,166
51 years to 55 years	19,338	346	19,685
56 years to 60 years	19,111	526	19,637
60 years plus	108,929	3,146	112,075

Table D - Ratio of Financing Costs to Net Revenue Stream

	Forecast 2019/20	Forecast 2020/21	Forecast 2021/22	Forecast 2022/23	Forecast 2023/24	Forecast 2024/25	Forecast 2025/26	Forecast 2026/27	Forecast 2027/28	Forecast 2028/29	Forecast 2029/30
General Services	9.35%	9.62%	9.53%	9.73%	10.32%	11.07%	11.63%	11.86%	11.86%	11.61%	11.65%
HRA	23.48%	25.91%	28.76%	30.33%	32.51%	34.44%	35.98%	36.62%	37.65%	38.19%	38.37%

Table E - Gross Debt compared to the Underlying Need to Borrow (CFR)

£000	Forecast 2019/20	Forecast 2020/21	Forecast 2021/22	Forecast 2022/23	Forecast 2023/24	Forecast 2024/25	Forecast 2025/26	Forecast 2026/27	Forecast 2027/28	Forecast 2028/29	Forecast 2029/30
<b>External Debt</b>											
Debt at 1 April	426,051	517,851	588,193	624,381	672,287	696,517	710,446	720,880	725,036	725,177	726,043
New Borrowing - CFR	91,800	70,342	36,188	47,906	24,229	13,929	10,435	4,155	141	866	2,294
<b>Debt at 31 March</b>	<b>517,851</b>	<b>588,193</b>	<b>624,381</b>	<b>672,287</b>	<b>696,517</b>	<b>710,446</b>	<b>720,880</b>	<b>725,036</b>	<b>725,177</b>	<b>726,043</b>	<b>728,337</b>
Long Term Liabilities at 1 April	103,101	100,002	96,391	92,701	89,315	86,162	82,558	78,225	73,500	68,827	65,050
Change in Long Term Liabilities	(3,099)	(3,611)	(3,691)	(3,385)	(3,153)	(3,605)	(4,333)	(4,724)	(4,673)	(3,777)	(3,809)
<b>Long Term Liabilities at 31 March</b>	<b>100,002</b>	<b>96,391</b>	<b>92,701</b>	<b>89,315</b>	<b>86,162</b>	<b>82,558</b>	<b>78,225</b>	<b>73,500</b>	<b>68,827</b>	<b>65,050</b>	<b>61,242</b>
Gross Debt at 31 March	617,853	684,585	717,082	761,603	782,679	793,003	799,105	798,536	794,004	791,094	789,579
Capital Financing Requirement	626,832	693,564	726,061	770,582	791,658	801,982	808,084	807,515	802,984	800,073	798,558
<b>Under / (Over) Borrowing</b>	<b>8,979</b>	<b>8,979</b>	<b>8,979</b>	<b>8,979</b>	<b>8,979</b>	<b>8,979</b>	<b>8,979</b>	<b>8,979</b>	<b>8,979</b>	<b>8,979</b>	<b>8,979</b>

Table F - Operational Boundary

£000	Forecast 2019/20	Forecast 2020/21	Forecast 2021/22	Forecast 2022/23	Forecast 2023/24	Forecast 2024/25	Forecast 2025/26	Forecast 2026/27	Forecast 2027/28	Forecast 2028/29	Forecast 2029/30
External Debt	569,636	647,012	686,820	739,516	766,168	781,490	792,969	797,539	797,695	798,648	801,171
Long Term Liability	110,003	106,031	101,971	98,247	94,778	90,813	86,047	80,850	75,710	71,555	67,366
<b>Total</b>	<b>679,639</b>	<b>753,043</b>	<b>788,790</b>	<b>837,763</b>	<b>860,947</b>	<b>872,303</b>	<b>879,016</b>	<b>878,390</b>	<b>873,405</b>	<b>870,203</b>	<b>868,536</b>

Table G - Authorised Limit

£000	Forecast 2019/20	Forecast 2020/21	Forecast 2021/22	Forecast 2022/23	Forecast 2023/24	Forecast 2024/25	Forecast 2025/26	Forecast 2026/27	Forecast 2027/28	Forecast 2028/29	Forecast 2029/30
External Debt	621,421	705,832	749,258	806,745	835,820	852,535	865,057	870,043	870,213	871,252	874,004
Long Term Liability	120,003	125,670	121,241	117,178	113,394	109,069	103,870	98,201	92,593	88,060	83,490
<b>Total</b>	<b>741,424</b>	<b>831,501</b>	<b>870,498</b>	<b>923,923</b>	<b>949,214</b>	<b>961,604</b>	<b>968,926</b>	<b>968,244</b>	<b>962,805</b>	<b>959,312</b>	<b>957,494</b>

Table H - Interest Rate Forecast

Link Asset Services Interest Rate View	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22	Oct-22	Jan-23	Mar-23
Bank Rate	0.75%	0.75%	0.75%	0.75%	0.75%	1.00%	1.00%	1.00%	1.00%	1.25%	1.25%	1.25%	1.25%
5yr PWLB Rate	2.30%	2.30%	2.40%	2.40%	2.50%	2.60%	2.70%	2.80%	2.90%	2.90%	3.00%	3.00%	3.10%
10yr PWLB Rate	2.50%	2.50%	2.60%	2.60%	2.70%	2.80%	2.90%	3.00%	3.10%	3.10%	3.20%	3.20%	3.30%
25yr PWLB Rate	3.00%	3.00%	3.10%	3.20%	3.30%	3.40%	3.50%	3.60%	3.70%	3.80%	3.80%	3.90%	3.90%
50yr PWLB Rate	2.90%	2.90%	3.00%	3.10%	3.20%	3.30%	3.40%	3.50%	3.60%	3.70%	3.70%	3.80%	3.80%



Table I - Historic Risk of Default

Long term rating	1 year	2 years	3 years	4 years	5 years
AAA	0.04%	0.10%	0.18%	0.27%	0.36%
AA	0.02%	0.04%	0.10%	0.17%	0.24%
A	0.05%	0.15%	0.28%	0.42%	0.59%
BBB	0.16%	0.44%	0.77%	1.15%	1.55%
BB	0.71%	2.00%	3.47%	4.92%	6.22%
B	2.90%	7.00%	10.67%	13.74%	16.12%
CCC	18.74%	26.47%	31.60%	35.37%	38.17%

Note - The AAA default risk is actually higher than the AA default risk due the number of AAA rated institutions left

Table J - Counterparty Limits

Investment Category	Fitch (or equivalent)	Money Limit	Time Limit
1	F1+ / AA-	£10million	364 days
	F1 / A-	£5 million	
2	F1/A-	£10 million (per group)	364 days
3		£5 million	Overnight
4		£5 million	364 days
5	As in 1 above	£10million and £5million	364 days
6	Sector Limit	£25 million	Very liquid no time limit applies
	Fund Limit	£5 million	
7		No limit	6 months
8	Sector limit	£25 million	364 days
	Fund Limit	£5 million	

Table K - Sensitivity to Interest Rate Movements

£000	2020/21 Estimate	1%	-1%
Variable Rate Debt Payments	N/A	N/A	N/A
Variable Rate Investment income	75	150	(75)

Table L- Treasury Management Limits on Activity

	2020/21 Upper	2021/22 Upper	2022/23 Upper
Limits on fixed interest rates	100%	100%	100%
Limits on variable interest rates	50%	50%	50%

Maturity Structure of fixed interest rate borrowing						
	Lower	Upper	Lower	Upper	Lower	Upper
Under 12 months	0%	50%	0%	50%	0%	50%
12 months to 2 years	0%	50%	0%	50%	0%	50%
2 years to 5 years	0%	50%	0%	50%	0%	50%
5 years to 10 years	0%	50%	0%	50%	0%	50%
10 years to 20 years	0%	50%	0%	50%	0%	50%
20 years to 30 years	0%	50%	0%	50%	0%	50%
30 years to 40 years	0%	50%	0%	50%	0%	50%
40 years to 50 years	0%	100%	0%	100%	0%	100%
50 years to 60 years	0%	100%	0%	100%	0%	100%
60 years to 70 years	0%	100%	0%	100%	0%	100%
Principal sums invested > 364 & 365 days	£nil	£7m	£nil	£7m	£nil	£7m