

Important proposals regarding your rent for 2026/27 and a new, fairer way of setting charges for the future.

Please read this leaflet to find out about:

- This year's annual rent review and our proposals for an overall 5.1% uplift in rental income and
- Proposals for a new, fairer, way of setting our rents.

You can see further information about these proposals on our website at: 2026 rent proposals – Frequently asked questions.

1. Annual Rent Review

The Association's objective is to keep rents as low as possible whilst still generating enough income to cover the cost of our services and the necessary investment in our housing stock. Every year we review our rents and service charges and this year we are consulting tenants on a proposal for an overall 5.1% increase in rent and service charge income, to apply from 1st April 2026.

Why 5.1%?

Unfortunately, the costs of delivering our services continue to rise. Materials for repairs, contractor fees, staff, energy and insurance costs and loan interest rates have all increased in the past year.

The proposed 5.1% rents and service charge increase will allow us to:

Invest in our homes: We plan to invest nearly £16M in major repairs and improvements to existing homes in the next five years (and over £100M in the coming 30 years). With the proposed 5.1% increase in rents, we estimate we can invest around £2.8M in 2026/27 without incurring additional borrowing costs. This to include:

- *Replacement windows for around 60 homes*
- *New flat entry doors in 100 homes*
- *Replacement boilers for around 50 homes.*
- *New kitchens for around 120 homes*
- *New bathrooms for around 45 homes.*
- *Electrical rewires for around 50 homes*
- *Common/ close windows for 15 closes*

This is on top of the £3.1M we expect to spend on day-to-day repairs, cyclical maintenance and common landscaping.

We are also continuing to explore ways to add to our supply of homes for social rent in the area to meet local housing needs.

Maintain and where possible improve the quality of our services: We have listened to tenant feedback and introduced improvements to our close cleaning services (see our winter newsletter).

- We will be continuing to deliver our Energy Advice Service, and will increase the advice and support to tenants on the best use of heating systems. We will also continue our Welfare Rights and Money Advice Services.
- We will continue to operate our local office and push forward with our plans to be as responsive to customer and community needs as possible. We will be carrying out a rolling programme of tenant visits.

Secure the future: Ensure the Association remains financially strong enough to serve you for years to come.

Affordability matters

We know the cost of living is high. That is why we work hard to keep our rents lower than many other landlords. Our rents continue to compare favourably with those of other housing associations in Glasgow and across Scotland.

Our proposed 5.1% increase for 2026/27 is below that being proposed by most other community-based landlords in the Glasgow and West of Scotland Forum of Housing Associations.

2. Proposals for a new way of setting our rents

The rents across the Association's housing stock have been set in a variety of ways over the years, meaning that people can pay quite different rents for similar properties.

We are now proposing a new "harmonised" system under which rents for all homes will be based on the same assessment of the home, rather than historical accident.

Why are we doing this?

- **Fairness:** Similar homes will have similar rents
- **Simplicity:** A transparent system that is easier to understand.
- **Neutrality:** We are not doing this to generate more money overall but to distribute the cost more fairly. Our overall average rent will stay the same.

So, how would rents be set?

A "base rent" has been set for each apartment size. Add-ons and/or deductions (%) from the base rent will then be applied depending on the specific characteristics of the home in question e.g. property type, garden, how newly built and other amenities. **You**

can see the full details and examples of typical rents that would apply on the back page.

Service charges: We are also standardising service charges. Estate caretaking (close cleaning, back-court maintenance and bulk uplift) will become a standard charge for all receiving the service, ensuring everyone contributes fairly to the upkeep of our closes and back-courts.

What does this mean for you?

Moving to this new, fairer system will mean that some rents will go up and some will go down. Just over half of all tenants will see a reduction. To help minimise the changes we have based the new system on the rent-setting approach that has been applied for all new tenancies since 2015, which now covers 58% of all tenants.

No sudden shocks: Most tenants will see only quite small changes. Any large increases will be phased in over a number of years (up to five), and that will be the same for large reductions – to ensure we can maintain overall rental income as we move towards full harmonisation. For the first year the phasing of changes (up and down) will involve maximum changes per month, as below:

Total harmonisation change (up or down) compared with 2025 rent.	Maximum phasing change per month (up or down) that will apply in year 1, from 1.4.26.
Up to £20	£5
£20 - £40	£10
£40 - £80	£15
More than £80	£20

Please note that the normal annual rent uplift will also apply from 1st April. That means that all tenants will still see an increase from that date but for some tenants this will be less than the average 5.1% uplift in 2026, and for others it will be more. You can see what the effect would be on your own rent on the reverse of the cover letter for this mailing.

Support for tenants: We will be targeting advice and support on those tenants who will be affected, to ensure they receive all the help they are entitled to. If you already receive help with your rent (through housing benefit or universal credit) then you will see little change. We can provide specialist advice if you are worried about this.

Proposed new rent structure

BASE RENT (per year)

2 apartment £ 4,455	3 apartment £ 4,741	4 apartment £ 4,979	5 apartment £ 5,230	6 apartment £ 5,359
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Additions or deduction will then be applied to the base rent as follows:

Property type:

- Mid-terraced house: plus 10%
- End-terraced; semi-detached or detached house: plus 12.5%
- Cottage Flat (“four in a block”): plus 7.5%
- Ground floor flat at street level: minus 5%

Garden:

- Large garden: plus 7.5%; Medium garden: plus 5 % ; Small garden: plus 2.5%.

Build date:

- New build since 2005: plus 20%

Space Standards:

- Single Bedroom: minus 2.5%
- Small kitchen space: minus 5%.
- Dining Kitchen: plus 2.5%
- Additional WC /bathroom : plus 1%

Note that any service charges are applied in addition to the “net rent” amount shown above.

Example weekly rents that would apply (including service charges)

- 2 apt tenement flat with small kitchen: £86.20
- 3 apt tenement flat: £96.38

- 3 apt cottage flat with garden: **£104.85**
- 3 apt house with garden: **£108.85**
- 3 apt new build since 2005 flat: **£122.50**
- 4 apt new build since 2005, house with garden: **£136.44**