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Introduction

During early 2026 the Association's Management Committee will be reviewing rent levels which will take effect from the 1st of April 2026. Prior to making any decision regarding the level of increase that should be applied, the Association is looking for feedback from tenants regarding how affordable they consider their current rent to be as well as tenants' opinions regarding the level of rent increase that should be applied.

When taking its decision, the Management Committee will also consider the affordability of rent levels, how the Association's rent levels compare with those charged by other registered social landlords and the financial viability of the Association.

The cost of living crisis that is affecting tenants combined with the many inflationary pressures that the Association is facing, means it is increasingly important that the consultation finds the right balance between rent affordability and the need for the Association to maintain services and continue to invest in its properties.

In order to allow tenants to provide informed opinions regarding the level of rent increase that should take effect from the 1st of April 2026, this document provides information which details how the Association uses its rental income, how the Association's rent levels compare to those charged by other landlords, how the Association measures the affordability of current rent levels and how different rent increase levels would affect the level of service that the Association provides to its tenants in the future.

The information provided in this document is based on the recommendations published by the Scottish Housing Regulator in their November 2016 publication "How social landlords consult tenants about rent increases – A thematic inquiry". Affordability information generated using the Scottish Federation of Housing Association's Rent Setting Tool has also been provided.

The results of this consultation will be published on the Association's website and in the Association's forthcoming Winter newsletter and will be presented to the Management Committee for consideration when reviewing the rent levels for 2026 / 2027.

This document provides tenants with the following information:

- How the Association uses its rental income;
- How the Association's rents compare to those charged by other landlords;
- How affordable are the rents charged by the Association; and
- The impact of rent increase levels on the future provision of services to tenants.

How the Association uses its rental income

The Association's income comprises of different elements with the largest component being the rental income due from tenants. The income generated by the Association is used to fund all aspects of the Association's business and the services that are provided to tenants.

The services funded through rental income include planned maintenance, reactive repairs and the provision of housing management and finance services. The Association is a non-profit making organisation and any surpluses generated are re-invested in the maintenance and provision of affordable housing.

The table below provides a simplified view of the Association's income and expenditure. All of these figures are reconciled to the Association's Financial Statements for the year to 31 March 2025.

Income	£	Expenditure	£
Rent due from tenants	2,731,595	Housing property depreciation	1,318,623
Capital grants written off	946,518	Staff costs	529,062
Interest due from the bank	126,245	Planned maintenance	471,499
Factoring income	48,079	Reactive maintenance	431,790
Service charges due from tenants	17,838	Housing property insurance	117,021
Revenue grants receivable	14,535	Factoring bad debts	64,064
		Office & other asset depreciation	62,208
		Audit, legal & professional fees	58,623
		Stair lighting & common electricity	40,836
		Rates & insurance	24,495
		Training costs	22,805
		Cleaning, repairs & maintenance	20,403
		Office gas and electricity costs	17,113
		Affiliation fees	15,449
		Cost of providing services	14,332
		Telephone & postage	12,128
		Bank charges	9,867
		Travel & motor expenses	7,924
		Printing, stationery & other expenses	7,820
Total income	3,884,810	Total expenditure	3,246,062

How the Association's rents compare to those charged by other landlords

The table below compares the Association's average weekly rent charges per apartment size with those provided by other landlords in the west of Glasgow and Clydebank. The information used is based upon rent figures published by the Scottish Housing Regulator for the year to 31 March 2025.

Landlord	1 Apt	2 Apt	3 Apt	4 Apt	5 Apt	Average
Glasgow West HA	70.67	94.73	112.98	133.56	142.10	103.36
Whiteinch & Scotstoun HA	92.38	98.41	103.82	119.08	127.28	103.22
Wheatley Homes Glasgow	82.73	94.69	101.71	118.24	129.75	103.16
Drumchapel Housing Co-op	-	93.22	93.74	110.23	120.53	98.65
Partick HA	67.16	89.40	100.60	121.25	135.22	97.14
Dalmuir Park HA	75.10	93.45	95.10	105.35	126.95	95.41
Yorkhill HA	76.66	90.36	98.65	110.59	114.96	92.85
Kingsridge Cleddans HA	-	78.87	87.73	98.01	108.34	89.17
Cernach HA	51.17	74.62	85.34	103.15	107.15	88.78
Pineview HA	-	74.75	85.87	96.31	106.15	88.51
Trafalgar HA	-	79.70	84.42	94.43	102.66	88.10
Yoker HA	-	78.91	86.77	95.78	112.08	85.76
Clydebank HA	-	76.80	83.29	99.01	119.70	83.83

The table below compares the Association's average weekly rent charge per apartment size to the Scottish average. The information used was published by the Scottish Housing Regulator for the year to 31 March 2025.

Average weekly rents				
Property Size	Number owned	Yoker HA Ltd	Scottish Average	Difference
2 apartment	287	£78.91	£93.27	£14.36 (15.4%) less
3 apartment	246	£86.77	£96.00	£9.23 (9.6%) less
4 apartment	116	£95.78	£104.51	£8.73 (8.4%) less
5 apartment	21	£112.08	£115.58	£3.50 (3.0%) less

How the Association's rents compare to those charged by other landlords (Continued)

The Association increased its rents by 5.0% for the year commencing 1 April 2025. The table below illustrates how the Associations average weekly rent charges from 1 April 2025 compare to those of other local landlords. These figures are based on the average weekly rents and rent increase information that was published by the Scottish Housing Regulator for the year to 31 March 2025.

Landlord	% Increase 2025 / 2026	1 Apt	2 Apt	3 Apt	4 Apt	5 Apt	Average 2025 / 2026
Wheatley Homes Glasgow	6.9%	88.44	101.22	108.73	126.40	138.70	110.28
Whiteinch & Scotstoun HA	5.5%	97.46	103.82	109.53	125.63	134.28	108.90
Glasgow West HA	4.9%	74.13	99.37	118.52	140.10	149.06	108.42
Drumchapel Housing Co-op	4.1%	-	97.04	97.58	114.75	125.47	102.69
Partick HA	4.0%	69.85	92.98	104.62	126.10	140.63	101.03
Dalmuir Park HA	4.3%	78.33	97.47	99.19	109.88	132.41	99.51
Yorkhill HA	3.5%	79.34	93.52	102.10	114.46	118.98	96.10
Pineview HA	4.5%	-	78.11	89.73	100.64	110.93	92.49
Kingsridge Cleddans HA	3.3%	-	81.47	90.63	101.24	111.92	92.11
Trafalgar HA	4.5%	-	83.29	88.22	98.68	107.28	92.06
Cernach HA	3.5%	52.96	77.23	88.33	106.76	110.90	91.88
Yoker HA	5.0%	-	82.86	91.11	100.57	117.67	90.04
Clydebank HA	4.5%	-	80.26	87.04	103.47	125.09	87.60

During the year to 31 March 2025 the Association had the second lowest average weekly rent of the thirteen landlords compared.

The table above illustrates that of the thirteen landlords represented, the Association also has the second lowest average weekly rent for the year 2025 / 2026.

The tables illustrate that the Association's rents are more affordable than those charged by most other local landlords.

How affordable are the rents charged by the Association?

To determine whether rents are affordable, the Association will consider several factors such as tenant satisfaction levels with the service they receive, the number of tenants who are in receipt of direct payment of housing costs and tenancy sustainment rates.

Direct Payment of Housing Costs

The Scottish Housing Regulator publishes information provided by landlords in relation to the number of tenants who received direct payments towards their rent. The table below illustrates the percentage of tenants in which the Association received direct payment of either housing benefit or the housing cost element of Universal Credit during the year to 31 March 2025.

Landlord	Percentage of Tenants in receipt of direct housing costs
Wheatley Homes Glasgow	74.2%
Cernach HA	67.7%
Kingsridge Cleddans HA	67.0%
Pineview HA	64.2%
Yorkhill HA	64.0%
Whiteinch & Scotstoun HA	63.1%
Drumchapel Housing Co-op	61.8%
Partick HA	57.5%
Dalmuir Park HA	57.1%
Clydebank HA	55.7%
Trafalgar HA	51.0%
Yoker HA	49.0%
Glasgow West HA	48.6%

The table above illustrates that of the thirteen landlords represented, the Association has the second lowest percentage of tenants in receipt of direct payment of housing benefit or Universal Credit.

How affordable are the rents charged by the Association? (Continued)

Direct Payment of Housing Costs (Continued)

The Scottish Housing Regulator publishes information provided by landlords in relation to the amount of rent received as direct payment from either housing benefit or Universal Credit. The table below compares the percentage of rent received as direct payment of either housing benefit or Universal Credit to that received by other local households for the year to 31 March 2025.

Landlord	Percentage of rent as direct housing costs
Wheatley Homes Glasgow	64.7%
Whiteinch & Scotstoun HA	58.5%
Cernach HA	56.6%
Pineview HA	55.3%
Yorkhill HA	54.9%
Drumchapel Housing Co-op	53.0%
Kingsridge Cleddans HA	52.5%
Partick HA	48.6%
Clydebank HA	46.1%
Dalmuir Park HA	45.2%
Trafalgar HA	44.0%
Glasgow West HA	42.7%
Yoker HA	42.0%

The table above illustrates that of the thirteen landlords represented, the Association receives the lowest proportion of rent as direct payment of housing benefit or Universal Credit.

How affordable are the rents charged by the Association? (Continued)

Tenancy Sustainment

The Scottish Housing Regulator measures tenancy sustainment by asking landlords to confirm the percentage of tenancies created in the previous financial year that were sustained for more than one year. The table below illustrates the percentage of Association tenancies which commenced in the year to 31 March 2024 and were sustained for more than a year.

Landlord	Percentage of Tenancies sustained for more than one year
Kingsridge Cleddans HA	100.0%
Whiteinch & Scotstoun HA	97.7%
Glasgow West HA	97.3%
Yorkhill HA	97.2%
Cernach HA	96.5%
Partick HA	96.2%
Clydebank HA	96.1%
Drumchapel Housing Co-op	95.2%
Pineview HA	94.4%
Wheatley Homes Glasgow	93.6%
Dalmuir Park HA	91.7%
Scottish Average	91.6%
Yoker HA	88.6%
Trafalgar HA	86.0%

The Association's tenancy sustainment rates for the year to 31 March 2025 were lower compared to most other local landlords and the Scottish average. However, of the tenancies that were not sustained for more than one year, none of the tenants who terminated their tenancy did so for affordability reasons.

Tenancy Refusal Rate

During the year to 31 March 2025 the Association made seventy-five offers of housing to prospective tenants. Seven (9.3%) offers were refused for various reasons. No offers of housing were refused on the basis of affordability concerns relating to rent levels. This suggests that prospective tenants consider the Association's rent levels to be affordable.

How affordable are the rents charged by the Association? (Continued)

Tenant Satisfaction

The latest tenant satisfaction survey conducted by the Association indicated that **88.5%** of tenants said they were satisfied with the overall service provided by the Association. This was better than the current Scottish average of **86.9%**.

The latest tenant satisfaction survey conducted by the Association also indicated that **85.00%** of tenants said they felt that the rent they paid for their property represented good value for money. This was better than the Scottish average of **81.6%**.

In conclusion, the latest satisfaction survey results show a high level of satisfaction with the rent that tenants pay in relation to the service that is provided. The results suggest that tenants consider their rent levels to be affordable and represent good value for money.

Scottish Federation of Housing Association (SFHA) Rent Setting Tool

The SFHA has developed a Rent Setting Tool that allows landlords to measure current rent levels as a percentage of income. The Association used the Tool to measure how affordable average rent levels for two apartment properties are for single people on different income levels. The Tool was also used to measure how affordable average rent levels for three, four and five apartment properties are for couples on different income levels. The average weekly rents were measured against the following income levels:

- Moderate income for the Glasgow area.
- Real Living Wage.
- Minimum wage for those aged 21 or over (National Living Wage).
- Minimum wage for those aged 18 and 20.

The analysis indicates that the average rent for two apartment properties is considered affordable for a single person who earns at least the equivalent to the national living wage. The average two apartment rent was considered moderately affordable for those aged between 18 and 20 earning the minimum wage.

The analysis indicates that the average rent for three apartment properties is considered affordable for couples comprising of 1 full-time and 1 part-time worker who earn at least the equivalent to the minimum wage for people aged between 18 and 20.

The analysis indicates that the average rent for four apartment properties is considered affordable for couples comprising of 2 full-time workers who earn at least the equivalent to the minimum wage for people aged between 18 and 20. The average rent level for four apartment properties is also considered affordable for couples comprising of 1 full-time and 1 part-time worker who earn at least the equivalent to the minimum wage for people aged between 18 and 20.

The analysis suggests that the average rent for five apartment properties is considered affordable for couples comprising of 2 full-time workers who earn at least the equivalent to the minimum wage for people aged between 18 and 20. The average rent level for five apartment properties is also considered affordable for couples comprising of 1 full-time and 1 part-time worker who earn at least the equivalent to the minimum wage for people aged 18 and 20.

The impact of rent increase levels on the future provision of services to tenants

An annual rent increase of not less than inflation would allow the Association to continue with investment and improvement in its properties over the long-term. The table below provides a breakdown of the expenditure relating to cyclical repairs and improvement works to properties over the last five years to 31 March 2025.

Works Description	Expenditure
Bathroom replacements	£584,353
Central heating replacements	£465,968
Kitchen replacements	£811,381
Environmental improvements	£22,334
Gutter & roof maintenance	£346,351
Window replacements	£44,336
Stonework repairs	£367,945
Close decoration	£301,067
Gas servicing	£93,500
Electrical, Fire & CO upgrades	£189,937
Rear Screen Repairs	£67,670
Total	£3,294,842

In addition to the cyclical programmes and improvements noted in the table above, the Association also uses rent charged to tenants to fund reactive repairs that are reported by tenants on a day-to-day basis. The Association has spent **£1,579,236** on reactive repairs over the last five years to 31 March 2025.

By applying a rent increase of not less than inflation, the Association would be aiming to continue with investment and improvements in its properties over the long-term. If the Association was to apply lower rent increase levels, this would be detrimental to the Association's ability to maintain investment and improvements in its properties.

Summary

This document provides tenants with the following information:

- How the Association uses its rental income;
- How the Association's rents compare to those charged by other landlords;
- How affordable are the rents charged by the Association; and
- The impact of rent increase levels on the future provision of services to tenants.

The key information contained within this document is summarised below:

Comparability

An analysis of weekly rents set by landlords for 2024 / 2025 as published by the Scottish Housing Regulator shows that on average, the Association's rent levels are generally lower than those charged by the other housing associations that operate in the north-west of Glasgow and Clydebank.

The Association increased its rents by 5.0% for the year commencing 1 April 2025. An analysis of each landlords average weekly rent for 2024 / 2025, uprated to reflect their rent increase from 1 April 2025, shows that on average, the Association's rent levels for 2025 / 2026 are the second lowest when compared to those charged by other housing associations that operate in the north-west of Glasgow and Clydebank.

Affordability

Statistics published by the Scottish Housing Regulator in relation to direct payment of housing costs, tenancy sustainment rates and tenant satisfaction survey results suggest that the Association's rents are affordable to tenants and considered to represent good value.

Measuring the affordability of the Association's average weekly rents as a percentage of income using the Scottish Federation of Housing Association's (SFHA) Rent Setting Tool indicates that current rent levels are affordable to most working households.

Viability

The Association also uses rent charged to tenants to fund reactive repairs that are reported by tenants on a day-to-day basis, cyclical repairs and improvement works. The Association's short-term budgets continue to indicate no viability concerns based upon current rent levels. However, the Association's long term financial projections indicate that a rent increase of less than inflation may jeopardise the Association's ability to fund future major property repairs and development.