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<b>Policy:</b>	Rent Setting Policy
<b>Legal Requirements:</b>	Housing (Scotland) Act 2001
<b>Regulatory Standards:</b>	<p>The Scottish Housing Regulator has set out Regulatory Standards for all Registered Social Landlords (RSLs) to ensure that RSLs deliver good outcomes and services for its tenants and service users through good governance and financial management.</p> <p>This policy evidences that the following Regulatory Standards are being met:</p> <p>Standard 3. The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay.</p>
<b>Notifiable Events Guidance:</b>	In compiling this policy, consideration has been given to the Notifiable Events Guidance issued by the Scottish Housing Regulator and the impact of that guidance on the policy.
<b>Equality and Diversity:</b>	<p>The Association is committed to Equal Opportunities and will endeavour to ensure that all services are carried out in an undiscriminating manner in line with the Association's Equality and Diversity Policy.</p> <p>In particular, the Association will not discriminate on the grounds of age, disability, marriage and civil partnership, pregnancy and maternity, race, religion or belief, gender, gender reassignment or sexual orientation.</p>
<b>Human Rights:</b>	<p>In compiling this policy, consideration has been given to "The Right to Adequate Housing" (Fact Sheet No. 21/Rev.1) published by the Office of the United Nations High Commissioner for Human Rights and the impact of that guidance on the policy.</p> <p>In particular, the Association is satisfied that this policy promotes the key aspects of the right to adequate housing – that it contains freedoms; entitlements; provides more than four walls and a roof; and protects against forced evictions.</p>
<b>Complaints:</b>	Although the Association is committed to providing high levels of service, we accept that there may be occasions where customers may not be satisfied with the service they have received. The Association values all complaints and uses this information to improve the services that it provides. The Association's Complaints Policy describes our complaints handling procedure and how to make a complaint.
<b>General Data Protection Regulation (GDPR):</b>	The Association will treat all customers' personal data in line with its obligations under the current data protection regulations and our Privacy Policy. Information regarding how data will be used and the basis for processing data is provided in the Association's Fair Processing Notice.
<b>Policy Author:</b>	Kevin Freeman
<b>Policy Review:</b>	In order to ensure that any change in circumstances is accommodated this policy will be subject to review every year in the month of February.



Policy Approval:	This policy was last reviewed / approved by the Management Committee of Yoker Housing Association Limited at its meeting held on Thursday the 27th of February 2025.
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## Introduction

This policy sets out the aims, objectives and framework in which the Association's rent setting is based. The policy also ensures that the Association has a fair system for setting rents.

## Statement of Aims / Objectives / Scope

The aim of this policy is to ensure that the Association charges affordable and comparable rents to those on low incomes while also ensuring the financial viability of the Association.

The keys objectives of this policy are:

- To ensure that rents are affordable to households who are on low incomes;
- To ensure the Association generates sufficient income in order to meet its financial requirements and ability to provide a wide range of services, including repairs, maintenance and capital investment of the Association's properties;
- To ensure rents are comparable with those charged by other registered social landlords providing similar types of property and services; and
- To support the Association's strategic aim of providing good-quality affordable rented accommodation for those in the greatest housing need.

This policy relates to rents for Scottish Secure Tenancies under the Housing (Scotland) Act 2001. Rents should be sufficient to cover the costs of managing and maintaining the Association's properties. Costs to be covered by the rental income include:

- Housing management costs;
- Voids and bad debts;
- Maintenance costs;
- Major repairs and renewals;
- Loan charges;
- Insurance and overheads; and
- Staffing costs.

## Legal Requirements

In all aspects of this Policy, the Association will comply with all relevant legislation, guidance and good practice. Under the terms of the Housing (Scotland) Act 2001 the Association is responsible for setting rents for the properties within its ownership and for consulting with tenants as part of the rent setting process.

The Association has also taken due consideration of the outcomes and standards within the Scottish Social Housing Charter in the development of this Policy. The outcomes and standards that cover the remit of this Policy are:

Outcome 13 – Social landlords manage all aspects of their businesses so that tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

Outcome 14 – Social landlords set rents and service charges in consultation with their tenants and other customers so that a balance is struck between the level of services provided, the cost of services, and how far current and prospective tenants and other service users can afford them.

Outcome 15 – Social landlords set rents and service charges in consultation with their tenants and other customers so that tenants get clear information on how rent and other money is spent, including any details of individual items of expenditure above thresholds agreed between landlords and tenants.

The SFHA Rent Setting Tool has also been taken into account in the development of this policy.

POLICY STATEMENT

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**Policy Details**

The Association's Management Committee will review Scottish Secure Tenancy Rents on an annual basis. In reviewing rent levels, the Management Committee will consider how rents compare with those charged by other social landlords, the affordability of rent levels and the financial viability of the Association. The Association will consult with its tenants on proposed changes to rent levels and will have regard to the views expressed by those consulted prior to any decision being made. Where any rents or service charges are to be increased, the Association will give tenants a minimum of four weeks' notice prior to the increase taking effect.

Comparability

When setting rents, the Association will take account of the rent levels set for the equivalent size and type of house by other local registered social landlords. This is based on information provided by the Scottish Housing Regulator. The Association will also use information provided by the Scottish Housing Regulator and take into account rent increase levels applied by other registered social landlords.

Affordability

When setting and reviewing rents the Association aims to ensure that rents are affordable to tenants on low incomes. To determine whether rents are affordable the Association will consider the following:

- The levels of affordability determined using the SFHA Rent Setting Tool;
- How rent levels compare to those charged by other registered social landlords;
- The results of the tenant rent review consultation process;
- The reasons provided by applicants refusing offers of tenancies; and
- The proportion of Association tenant's in receipt of direct housing costs compared to other registered social landlords.

Viability

When considering viability, the Association's short and medium term budgets and long term financial projections will be taken into consideration to ensure that the Association can continue to fund property and maintenance repairs.

Rent Setting Methodology – Scottish Secure Tenancies

Rents will be set on a formula system which uses a base rent, relating to management and maintenance costs, to which different amounts relating to apartment sizes and amenities are added. (see Rent Setting Methodology.)

On an annual basis the Association reviews the projected rental income required to cover the management and maintenance of the Association's properties but remaining affordable to those in low paid employment. The Association bases its rent setting on a system which relates to each tenant contributing their share, based on the size of their house and the amenities provided.

Rents are set using a base rent (two apartment, one person flat), to which a monetary value relating to a percentage of the base rent for each room is applied. The rent calculation sheets for Scottish Secure Tenancies 2025 / 2026 are attached as appendices.

Rent Setting Methodology – Registered Rents

Applications submitted to the Rent Registration Service for registration will use the same principle but will also reflect projected increases in management and maintenance costs.

Should the rent level determined by the Rent Registration Service be lower than the rent applied for by the Association by £100 or more per annum, the Association will appeal against the Rent Officer's decision.

The rent calculation sheet for registered rents is attached as an appendix.

**Policy Details** (Continued)Rent Setting for Mortgage to Rent Properties

In setting rents for mortgage to rent properties, where there may be a higher element of private finance, it may be necessary to increase the rent levels to cover the additional costs. This would be done by increasing the base rent and additions by an additional percentage. However, the resulting rent levels would still have to be affordable to those on low incomes. The rent calculation sheet for mortgage to rent properties is attached as an appendix.

Rent Setting for New Schemes / Acquisitions

In setting rents for newly improved or new build schemes, where there may be a higher element of private finance, it may be necessary to increase the rent levels to cover the additional loan costs. This would be done by increasing the base rent and additions by an additional percentage. The resulting rent levels however would still have to be affordable to those on low incomes.

Service Charges

Where a service is provided by a third party on behalf of the Association it should be charged on a monthly basis and included in the monthly rent payment but noted separately. The charge should be calculated on the actual costs, together with an administration charge where appropriate, and reviewed annually. Any annual deficit or surplus balance should be apportioned to the following year's charge and the charge set accordingly.

**YOKER HOUSING ASSOCIATION LIMITED****RENT SETTING CALCULATION SHEET: IMPROVED & NEW BUILD PROPERTIES 2025 / 2026**

TENANT:

ADDRESS:

PROPERTY SIZE:     Apts: 2             Bedspaces: 1

		Annually	Monthly
		£	£
<b>Base Rent</b>		3,324.72	
<b>Additions:-</b>	No.		
Additional Bedspace (5.0% of base rent)	166.20	-	
Single Bedroom (7-10sqm) (7.5% of base rent)	249.36	-	
Double Bedroom (>10sqm) (10.0% of base rent)	332.52	-	
Dining Area as per Apartment Sizes below (5.0% of base rent)	166.20	-	
(2 Apt => 5sqm, 3 Apt => 6sqm, 4 Apt => 7sqm, 5 Apt => 8sqm, 6 Apt => 9sqm)			
Bathroom with Shower and / or Window (2.0% of base rent)	66.48	-	
Additional Bathroom (10.0% of base rent)	332.52	-	
Separate Toilet (5.0% of base rent)	166.20	-	
Separate Toilet & Shower (8.0% of base rent)	265.92	-	
Boxroom (3.5-7sqm) (2.5% of base rent)	83.16	-	
Walk-in Store / Wardrobe (1st Store NOT included) (2.0% of base rent)	66.48	-	
Cupboard (1.5% of base rent)	49.92	-	
Partial Central Heating (5.0% of base rent)	166.20	-	
Full Central Heating (10.0% of base rent)	332.52	-	
Partial Double Glazing (2.5% of base rent)	83.16	-	
Full Double Glazing (5.0% of base rent)	166.20	-	
Garage / Private Parking (5.0% of base rent)	166.20	-	
Driveway / Private Parking (2.5% of base rent)	83.16	-	
Exclusive Access to Garden Area (25.0% of base rent)	831.24	-	
<b>Sub-Total: Rent Charges</b>		3,324.72	277.06
<b>Service Charges</b>			
Common Utilities	-	-	-
Communal Lighting	-	-	-
Common Cleaning	-	-	-
Sheltered Services	-	-	-
Aerial Services	-	-	-
Heating	-	-	-
<b>Sub-Total: Service Charges</b>		-	-
<b>Total Charges</b>		3,324.72	277.06

**YOKER HOUSING ASSOCIATION LIMITED****RENT SETTING CALCULATION SHEET: UNIMPROVED PROPERTIES 2025 / 2026**

TENANT:

ADDRESS:

PROPERTY SIZE:     Apts: 2             Bedspaces: 1

		£	Annually £	Monthly £
<b>Base Rent</b>			2,574.24	
<b>Additions:-</b>	No.			
Bedroom (15.0% of base rent)	386.16	-	-	
Bathroom (15.0% of base rent)	386.16	-	-	
Walk-in Store / Wardrobe (1st Store NOT included) (2.0% of base rent)	51.48	-	-	
Cupboard (1.5% of base rent)	38.64	-	-	
Partial Central Heating (5.0% of base rent)	128.76	-	-	
Full Central Heating (10.0% of base rent)	257.40	-	-	
Partial Double Glazing (2.5% of base rent)	64.32	-	-	
Full Double Glazing (5.0% of base rent)	128.76	-	-	
<b>Sub-Total: Rent Charges</b>			2,574.24	214.52
<b>Service Charges</b>				
Common Utilities	-	-	-	
Communal Lighting	-	-	-	
Common Cleaning	-	-	-	
Sheltered Services	-	-	-	
Aerial Services	-	-	-	
Heating	-	-	-	
<b>Sub-Total: Service Charges</b>			-	-
<b>Total Charges</b>			2,574.24	214.52

**YOKER HOUSING ASSOCIATION LIMITED**
**RENT REGISTRATION SERVICE CALCULATION SHEET: IMPROVED & NEW BUILD PROPERTIES 2025 / 2026**

TENANT:

ADDRESS:

PROPERTY SIZE:      Apts: 2              Bedspaces: 1

		£	Annually £	Monthly £
<b>Base Rent</b>			3,324.72	
<b>Additions:-</b>	No.			
Additional Bedspace (5.0% of base rent)	166.20	-		
Single Bedroom (7-10sqm) (7.5% of base rent)	249.36	-		
Double Bedroom (>10sqm) (10.0% of base rent)	332.52	-		
Dining Area as per Apartment Sizes below (5.0% of base rent)	166.20	-		
(2 Apt => 5sqm, 3 Apt => 6sqm, 4 Apt => 7sqm, 5 Apt => 8sqm, 6 Apt => 9sqm)				
Bathroom with Shower and / or Window (2.0% of base rent)	66.48	-		
Additional Bathroom (10.0% of base rent)	332.52	-		
Separate Toilet (5.0% of base rent)	166.20	-		
Separate Toilet & Shower (8.0% of base rent)	265.92	-		
Boxroom (3.5-7sqm) (2.5% of base rent)	83.16	-		
Walk-in Store / Wardrobe (1st Store NOT included) (2.0% of base rent)	66.48	-		
Cupboard (1.5% of base rent)	49.92	-		
Partial Central Heating (5.0% of base rent)	166.20	-		
Full Central Heating (10.0% of base rent)	332.52	-		
Partial Double Glazing (2.5% of base rent)	83.16	-		
Full Double Glazing (5.0% of base rent)	166.20	-		
Garage / Private Parking (5.0% of base rent)	166.20	-		
Driveway / Private Parking (2.5% of base rent)	83.16	-		
Exclusive Access to Garden Area (25.0% of base rent)	831.24	-		
<b>Sub-Total: Rent Charges</b>			3,324.72	277.06

Add 5.0% increase over the next two years.

	Year 1	Year 2 +5.0%	Year 3 +5.0%	Aver	Year 1 Annual	Rent Reg
<b>Basic Rent</b>	277.06	290.91	305.46	291.14	3,324.72	3,493.68
<b>Common Utilities</b>	-	-	-	-	-	-
<b>Communal Lighting</b>	-	-	-	-	-	-
<b>Common Cleaning</b>	-	-	-	-	-	-
<b>Sheltered Services</b>	-	-	-	-	-	-
<b>Aerial Services</b>	-	-	-	-	-	-
<b>Tenancy Levy</b>	-	-	-	-	-	-
<b>TOTALS</b>	277.06	290.91	305.46	291.14	3,324.72	3,493.68



**YOKER HOUSING ASSOCIATION LIMITED****RENT SETTING CALCULATION SHEET: IMPROVED & NEW BUILD PROPERTIES 2025 / 2026 - MTR**

TENANT:

ADDRESS:

PROPERTY SIZE:     Apts: 2             Bedspaces: 1

		Annually	Monthly
		£	£
<b>Base Rent</b>		4,296.36	
<b>Additions:-</b>	No.		
Additional Bedspace (5.0% of base rent)	214.80	-	
Single Bedroom (7-10sqm) (7.5% of base rent)	322.20	-	
Double Bedroom (>10sqm) (10.0% of base rent)	429.60	-	
Dining Area as per Apartment Sizes below (5.0% of base rent)	214.80	-	
(2 Apt => 5sqm, 3 Apt => 6sqm, 4 Apt => 7sqm, 5 Apt => 8sqm, 6 Apt => 9sqm)			
Bathroom with Shower and / or Window (2.0% of base rent)	85.92	-	
Additional Bathroom (10.0% of base rent)	429.60	-	
Separate Toilet (5.0% of base rent)	214.80	-	
Separate Toilet & Shower (8.0% of base rent)	343.68	-	
Boxroom (3.5-7sqm) (2.5% of base rent)	107.40	-	
Walk-in Store / Wardrobe (1st Store NOT included) (2.0% of base rent)	85.92	-	
Cupboard (1.5% of base rent)	64.44	-	
Partial Central Heating (5.0% of base rent)	214.80	-	
Full Central Heating (10.0% of base rent)	429.60	-	
Partial Double Glazing (2.5% of base rent)	107.40	-	
Full Double Glazing (5.0% of base rent)	214.80	-	
Garage / Private Parking (5.0% of base rent)	214.80	-	
Driveway / Private Parking (2.5% of base rent)	107.40	-	
Exclusive Access to Garden Area (25.0% of base rent)	1,074.12	-	
<b>Sub-Total: Rent Charges</b>		4,296.36	358.03
<b>Service Charges</b>			
Common Utilities	-	-	-
Communal Lighting	-	-	-
Common Cleaning	-	-	-
Sheltered Services	-	-	-
Aerial Services	-	-	-
Heating	-	-	-
<b>Sub-Total: Service Charges</b>		-	-
<b>Total Charges</b>		4,296.36	358.03