

Provanhall Housing Association Rent Consultation 2026/27



Get Involved!

If you are a tenant of Provanhall Housing Association (Provanhall) please take the time to participate in our rent consultation by answering the questions.

You scan the QR code with your phone to or go to this link to complete an online form:

2026/27 Rent Consultation Provanhall Housing Association – Fill in form

<https://forms.office.com/e/NH4vrskcfb?web=1&wdLOR=cC3739D4A-974B-9140-B81B-520840B42E7D>

Or you can fill in the back page(s) of this leaflet and drop your completed form into our offices at 34 Conisborough Road, Glasgow, G34 9QG

**Please let us know your thoughts
by Wednesday 7 January 2026
for a chance to win £100 in cash!**



Our Board needs to review rents of the Association each year. From this review they need to decide if rents need to increase for the next financial year (1 April 2026 to 31 March 2027).

As part of the process we are legally obliged to consult with tenants when setting the annual rent increase. This is covered by the Housing (Scotland) Act 2001 and is also recommended practice by the Scottish Housing Regulator.

We must have a viable long-term business plan in place. This means we have to meet the running costs of the business (estate management, property repairs, staff wages for example) along with capital costs (new kitchens, bathrooms and windows).

The Scottish Social Housing Charter sets the Standard regarding rents so that *“a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and other customers can afford them.”*

You can read more information here:

<https://www.housingregulator.gov.scot/media/1218/thematic-consultation-on-rent-report-7-november-2016-final-version.pdf>

How we assessed the proposed rent increase

Inflation and Costs

Our Rent Setting Policy looks at indicators like the Consumer Price Index (CPI), which measures inflation. CPI in October 2025 was 3.8%, compared to 3.2% in 2024 and 4.7% in 2023.

While this is lower than previous years, it does not mean prices are falling – it just means they are rising more slowly.

Rising Costs for Materials and Services

The price of materials and fuels imported by UK manufacturers rose by 3.6% in October 2024.

The UK Budget last October also increased National Insurance costs for employers, with further staffing cost rises expected this year.

As a result, contractors are charging more, which means housing associations must carefully balance rent increases with investment in homes.

These changes affect us directly through our own staff costs, and indirectly as suppliers and contractors pass on their higher costs for services.

Affordability

We always look at how affordable our rents are for tenants.

Inflation has gone up over the past year. Even though it is rising more slowly than in the last three years, this does not mean prices are falling – it just means they are increasing at a slower pace.

Like households, our contractors face higher costs for fuel, energy, staff wages and other overheads. This has pushed up the amount they charge us.

As a result, many of our day-to-day running costs have risen significantly this year.

Despite this, with the minimum rent increase we are proposing, our rents will still be the third cheapest in Easterhouse.

Interest Rates – What this means for us

Short term (end of 2025 / early 2026): Interest rates may start to come down to around 3.75%. Some experts think this could happen in December, while others believe it may be delayed until February because of inflation. **During 2026:** Rates are expected to fall further, possibly reaching 3.0%-3.5% by the end of the year. **Looking ahead to 2027:** Forecasts suggest rates could settle at around 3.5%.

What this means for the Association

We have very little debt – only about £300,000, which will be fully repaid by 2037.

This means we are not heavily affected by changes in interest rates.

However, many of our suppliers have larger loans. Rising costs for them may lead to higher prices, which could add to inflation and affect what they charge us.

Rent arrears

Welfare reforms and Universal Credit continue to adversely affect our rent arrears position. We help mitigate this by employing the services of an Income Advisor based in the Connect Community Trust Centre (the Connie) 2 days per week.

Our staff engage with tenants as early as possible to ensure that rents are paid and help and support is provided when needed. Without rent money coming in we would be unable to pay for repairs, refurbishments, improvements and other services. Rent management and arrears control therefore remains a key priority for Housing Services staff.

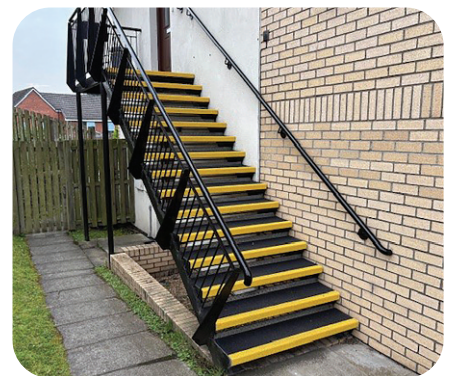


Energy Efficiency and Home Improvements

As part of our 30-year business plan, many homes will need investment in the coming years. This includes new bathrooms, kitchens, windows, re-wiring and heating systems.

Last year we delivered a major windows programme worth around £890,000, replacing 1,168 windows and frames.

Because our homes are aging, repair and maintenance costs are rising. Delaying improvements may save money in the short term, but it often costs more in the long run compared to planned replacements.



Other cost savings implemented within the Association

Staffing and Service Improvements – this year we restructured our staffing team to deliver better and more cost-effective services.

We streamlined our structure and made greater use of technology in how we deliver services.

These changes will create substantial savings next year, which we will reinvest into property improvements and new development.

Recycling and Cost Savings – we worked with Glasgow City Council to prioritise our estates for on-street recycling facilities.

This means we no longer need to pay contractors to pull out and return recycling bins for tenants.

From next year, this change will save around £42,000 every year.



Business Plan

Our business plan, approved in May 2024, was based on rent increases of CPI inflation plus 1%.

We will do all we can to maintain our rents at an affordable level whilst still meeting our obligations as a Social Landlord, including looking after your area and committed expenditure for improvements to your homes. This means we will continually look for efficiencies in costs and service delivery to ensure we meet the original business plan conditions and commitments we have made to our tenants.

Proposed Rent Increase

We are consulting on a proposed rent increase for 2026/27 of either **4.8%** or **5.8%**:

This would mean an average rise of either:

£4.13 per week (4.8%)

£4.99 per week (5.8%)

Why is this needed?

The Board must make sure the Association stays financially secure and can continue to maintain and improve homes.

To do this, they look at the long-term business plan (covering 30 years) and test different scenarios for:

- Inflation
- Interest rates
- Income and expenditure
- The cost of improving and maintaining homes

This analysis helps identify the minimum rent increase needed to keep the organisation sustainable and protect tenants' interests.



Balancing Act

The key question is: "What is the minimum rent increase required to ensure our business model continues to work for tenants?"

By keeping increases as low as possible while still covering costs, we can:

- Maintain homes to the required standards
- Invest in improvements for the future
- Fulfil our charitable obligation of developing and maintaining affordable homes
- Safeguard the long-term viability of the Association

Effect on Provanhall rent levels of proposed rent increases

Our annual 2024 rent liability was **£2,671,746**. (This is the total amount of rent due for the year for 523 homes). Each 1% rent increase is (on average) a difference of 80p per tenant per week.

The minimum increase of **4.8%** will generate an additional **£116,249.48** help towards the continued increasing costs.

To ensure affordability for our tenants, Provanhall benchmarks our rents against other Social Landlords in Easterhouse and the Scottish social housing average.

We are members of Scottish Housing Network and researched our rent charge based on data provided to the Scottish Housing Regulator by neighbouring landlords. This shows all our rents are significantly below the Scottish Average. For the majority of our properties our rents remain lower than local Easterhouse landlords. Based on initial discussion with other local landlords, if the lowest option is adopted, we are the cheapest average rent (based on a three apartment – two-bedroom property).

Housing Association	Rent increase last year (%)	3 apt Average Rent (£)	Proposed Rent increase (%)	New Rent after increase (£)	Increase per week (£)
Blairtummock	5.00%	£82.09	5.50%	£86.60	£4.51
Calvay	3.30%	£90.21	6.90%	£96.43	£6.22
Easthall Park	3.50%	£83.58	5.80%	£88.43	£4.85
Gardeen	3.80%	£87.15	5.10%	£91.59	£4.44
Lochfield Park	5.00%	£91.32	6.00%	£96.80	£5.48
Provanhall	7.00%	£86.00	4.80%	£90.13	£4.13
Wellhouse	3.30%	£88.11	5.00%	£92.52	£4.41

Larger HAs	Rent increase last year (%)	3 apt Average Rent (£)
Link	5.50%	£108.89
Shettleston	3.80%	£97.70
Wheatley Glasgow	6.90%	£101.71



The Scottish Federation of Housing Associations 'Affordability Tool' measures both income and rent levels for every local authority in Scotland. Based on the moderate income of different household types in each area, this tool assesses the % of income different households spend on rents in each area. Using a traffic light report:

Green:	Less than 25% of income is spent on rent
Amber:	Between 25% and 30% of income is spent on rent
Red:	More than 30% of income is spent on rent

Based on Glasgow City measures, 100% of our rents are assessed as:

Green:	Less than 25% of income is spent on rent
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Our performance in service delivery, compared with the Scottish average, is highlighted below:

Annual Return on the Charter (ARC) Indicator 2024/25	Provanhall HA	Tenant Survey 2025	Scottish Average
Percentage of tenants satisfied with the overall services provided by landlord	96%	92.8%	5.50%
Percentage of tenants who feel rent for their property good VFM	89.6%	89.6%	6.90%
Percentage of gross rent arrears of rent due	1.84%	2.67%	5.80%
Percentage of rent due lost through properties being empty	0.30	0.40%	5.10%
Average calendar days taken to re-let a property	17.73 days	27.93 days	57.88 days

Tenant participation in our rent consultation is vital so please take a few minutes and have your say. Deadline for responses is Wednesday 7 January 2026.

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2026/27 Rent Consultation Provanhall Housing Association – Fill in form

<https://forms.office.com/e/NH4vrskcfb?web=1&wdLOR=cC3739D4A-974B-9140-B81B-520840B42E7D>



Provanhall Housing Association Limited is a Scottish Charity Number: SCO37762, Registered Office: 34 Conisborough Road, Easterhouse, Glasgow, G34 9QG. It is registered as a Property Factor Id: PF000389. We are registered with the Scottish Housing Regulator, Registration Number 242. We are registered with the Financial Conduct Authority as an Industrial and Provident Society No 2401RS. © Provanhall Housing Association Ltd 2025.

Please respond by Wednesday
7 January 2026

All completed forms will be entered
into a £100 Cash Prize Draw!



Please return only this page of the form! (Named Tenant)

Rent Consultation Survey 2026/27

This is your chance to tell us what matters most to you. We are consulting on a **proposed rent increase for next year** of either: **4.8%** or **5.8%**.

You can also let us know if you would prefer us to **reduce some optional services** or **delay improvement works** instead.

Please complete your **name and address** so your survey counts (this ensures fairness and avoids duplication). Any forms received without this information cannot be entered into the prize draw.

The form should be completed by the **Named Tenant** in the household. **Joint tenants** may also complete one survey (see 2nd form on the reverse of this page).

What proposed rent increase do you think should be implemented from April 2026?

- ☐ **4.8%** or £4.13 per week based on the average increase for a 3 apartment property
- ☐ **5.8%** or £4.99 per week based on the average increase for a 3 apartment property

Do you consider your rent affordable just now?

- ☐ Yes or ☐ No

Will it still be affordable if increased in April 2026? If you tick 'No' we will contact you to see how we can best help support you.

- ☐ Yes or ☐ No

If you have ticked that you don't consider the increase affordable we will need to look at cutting services or delaying improvements. What service(s) would you like to cut back on?

- | | | |
|---|--|--|
| <input type="radio"/> Garden services | <input type="radio"/> Bulk uplifts | <input type="radio"/> Kids panto tickets |
| <input type="radio"/> Back court works | <input type="radio"/> New windows | <input type="radio"/> New bathrooms |
| <input type="radio"/> New heating systems | <input type="radio"/> Close decoration | <input type="radio"/> Close cleaning |
| <input type="radio"/> Money advisor | | |
| <input type="radio"/> Other – please describe | <input type="text"/> | |

Do you receive help from Universal Credit or Housing Benefit towards your rent?

- ☐ Yes or ☐ No

Your name (Tenant)

Your address

Please respond by Wednesday
7 January 2026

All completed forms will be entered
into a £100 Cash Prize Draw!



Please return only this page of the form! (Joint Tenant)

Rent Consultation Survey 2026/27

This is your chance to tell us what matters most to you. We are consulting on a **proposed rent increase for next year** of either: **4.8%** or **5.8%**.

You can also let us know if you would prefer us to **reduce some optional services** or **delay improvement works** instead.

Please complete your **name and address** so your survey counts (this ensures fairness and avoids duplication). Any forms received without this information cannot be entered into the prize draw.

The form should be completed by the **Joint Tenant**.

What proposed rent increase do you think should be implemented from April 2026?

- ☐ **4.8%** or £4.13 per week based on the average increase for a 3 apartment property
- ☐ **5.8%** or £4.99 per week based on the average increase for a 3 apartment property

Do you consider your rent affordable just now?

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| <input type="radio"/> Money advisor | | |
| <input type="radio"/> Other – please describe | <input type="text"/> | |

Do you receive help from Universal Credit or Housing Benefit towards your rent?

- ☐ Yes or ☐ No

Your name (Joint Tenant)

Your address