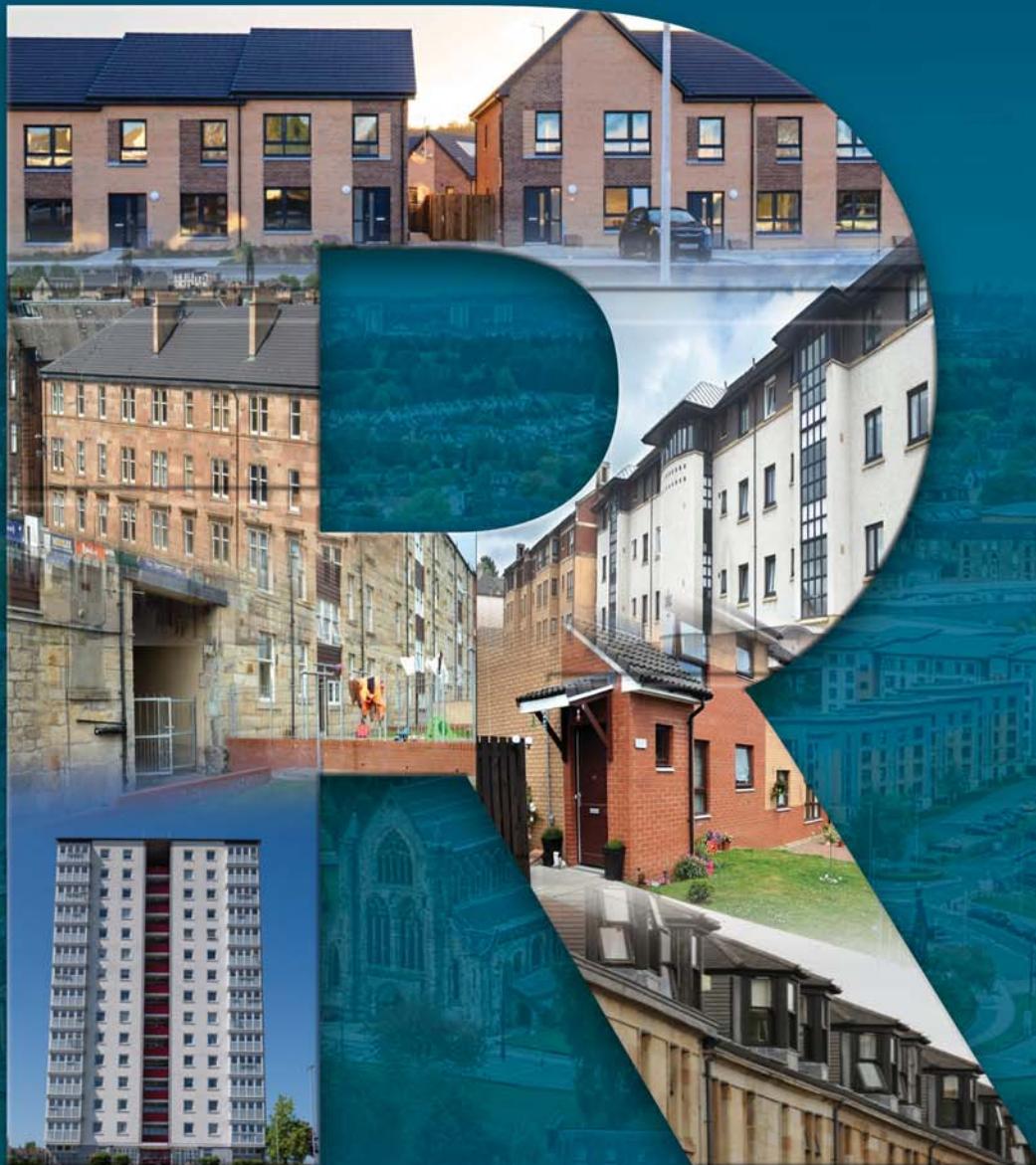




Paisley
Housing Association

Rent Consultation

2026-2027



Balancing affordability, quality,
and investment in your home.

January 2026

Contents

Introduction	1
Why we consult with our Tenants	1
Key Rising Costs and Influences explained simply	2
Rent Review and Affordability	2
Our Rent Proposals for 2026/27	3
Important information about Benefits and Rent Increases	3
Comparison with Local Private Rented Sector	4
Investment and Planned Improvements	5
Investing in you and your Community	7
What tenants told us matters	8
Our Service Charges	9
How to respond to our Rent Consultation	12

Paisley Housing Association (PHA) is committed to providing equality of access to our services. Please contact us if you would like this report in another language or an alternative format.

Jeśli potrzebujesz tego dokumentu w innym języku lub formacie, skontaktuj się z nami.

إذا كنت بحاجة إلى هذه الوثيقة بلغة أو تنسيق آخر، يرجى الاتصال بنا

اگر آپ کو یہ دستاویز کسی اور زبان یا فارمیٹ میں درکار ہے، تو براہ کرم ہم سے رابطہ کریں۔

Introduction

Paisley Housing Association is committed to providing high quality services to meet the needs and aspirations of our customers. Our Board review our Rents & Service charges every year, to ensure both affordability to our customers and viability of the Association. We believe that to deliver future obligations and invest in our housing stock we need to increase our rents for 2026/27.

Why we consult with our tenants

The Scottish Social Housing Charter requires Social Landlords to:

Set Rents and Service Charges in Consultation with their tenants

Consultation is about giving you, our tenant, the chance to share your views, concerns, and suggestions on our proposed rent increase. We will listen to what you say, take it into account, and explain how your feedback has influenced our Board's final decision.

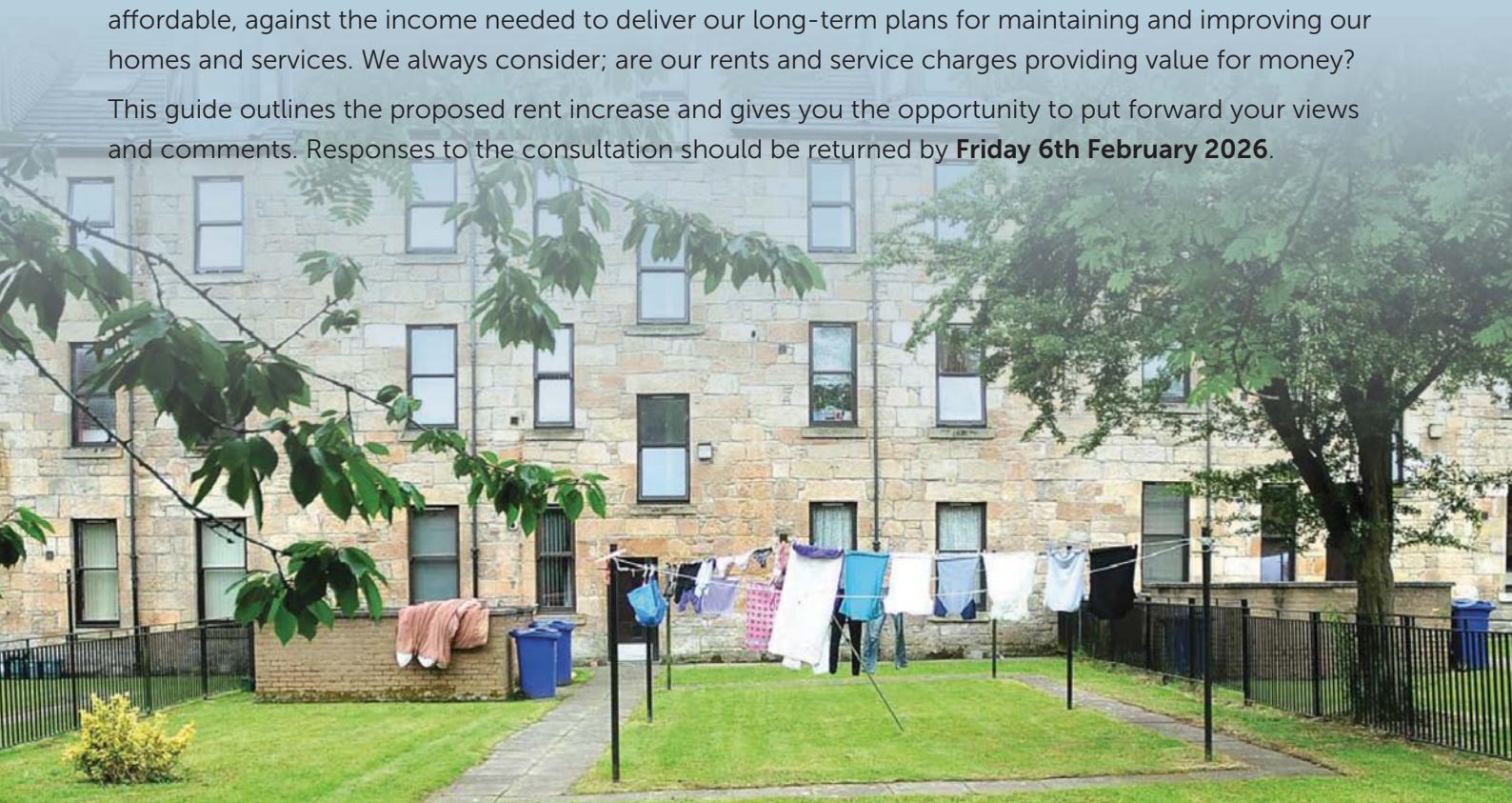
Consultation is **not a vote**. The final decision rests with our Board, who must balance tenant feedback with the need to maintain and improve homes, deliver services, and meet legal and financial responsibilities.

By consulting, we make sure your voice is heard and considered before any decision is made.

Paisley Housing Association's Board will review the results of the consultation and come to a final decision on the new rent increase at their meeting on 16th February 2026. Any new rent and service charges will be effective from 28th March 2026.

The rent increase levels must balance the aspiration to make Paisley Housing Association's rents affordable, against the income needed to deliver our long-term plans for maintaining and improving our homes and services. We always consider; are our rents and service charges providing value for money?

This guide outlines the proposed rent increase and gives you the opportunity to put forward your views and comments. Responses to the consultation should be returned by **Friday 6th February 2026**.



Key rising costs and influences explained simply

Like many organisations, we are experiencing rising costs that affect how we manage and maintain your home.

Interest rates remain higher than in recent years, which increases the cost of borrowing for major repairs and improvements.

The cost of employing contractors has also increased due to higher wages, material prices and a shortage of skilled trades, making day-to-day repairs and planned maintenance more expensive.

Insurance costs are continuing to rise, and we must also meet increasingly strict legal safety standards covering areas such as fire safety, gas, electrical safety and building compliance.

Looking ahead, there is also growing expectation to improve the energy efficiency and environmental performance of homes. While some future standards are still being confirmed by government, we know that improving older homes will require significant long-term investment.

All these pressures mean we must carefully balance keeping rents as affordable as possible with ensuring your home remains safe, legally compliant, well maintained and fit for the future.

Rent Review and Affordability

Our goal is to keep rents fair and affordable while continuing to invest in planned improvements and essential services.

We're operating in a challenging environment with economic uncertainty, new regulations, reduced support from local authorities, and increasing pressure on household budgets. Our Board must make difficult decisions to reach a fair outcome, guided by the priorities of affordability, comparability, and covering costs.



Our Rent Increase Proposals for 2026/27

We are consulting with our tenants on options of **5.5% & 6%** for rents for 2026/27.

You have until 6th of February 2026 to share your thoughts!

Why the 2 options?

To maintain our current level of housing services and investment in customers' homes, we estimate that a rent increase of 5.5% would be required for the coming year.

However, the Association also has a responsibility to plan for significant future cost pressures, including investment required to meet Net Zero and updated energy efficiency standards, alongside rising construction, compliance, and maintenance costs.

To strengthen our long-term financial resilience and reduce the risk of larger/sharper rent increases in future years, the Board is therefore proposing a rent increase of 6.0%.

This approach is intended to:

- Support continued investment in customers' homes.
- Help smooth future cost pressures.
- Provide greater financial stability for the Association over the longer term.

The two proposed increases will see Paisley Housing Association rents increase by less than, or the same, percentage as most other registered social landlords in the local area.

Our rents remain affordable and competitive, in comparison to similar private sector properties in the local area and fit our long-term financial planning to support the continuing investment in your home.

Important information about benefits and rent increases

- **If you receive full Housing Benefit or the Housing Element of Universal Credit:** Any rent and eligible service charge increase will normally be covered automatically by your entitlement.
- **If you pay your rent directly from your benefits:** You will need to update your Universal Credit 'To Do List' with the new rent and eligible service charges amounts.

We are committed to consulting with our customers. We want to hear your views on the proposed increase.

Your views are extremely influential and important to us.

Comparison with Private Rented Sector

Just to demonstrate how we compare, we checked our current rents against what is available in the Private Rental sector (at November 2025):

Address	Size	Private Monthly Rent (unfurnished)	PHA equivalent Monthly Rent (excludes services)	Difference
Broomlands Street	1 bedroom	£550.00	£440.48	PHA rent £109.52 lower
Causeyside Street	1 bedroom	£650.00	£440.48	PHA rent £209.52 lower
Neilston Road	1 bedroom	£600.00	£440.48	PHA rent £159.52 lower
Stock Street	2 bedroom	£835.00	£476.19	PHA rent £358.81 lower
Walker Street (near Argyle Street)	2 bedroom	£845.00	£476.19	PHA rent £368.81 lower

There has been a significant increase in rents in the Private Rental sector in the last few years. When looking at what properties are available which are comparable to our stock, we found that our levels of rent were significantly cheaper.

Based on this information, we believe that our proposed rent increases are competitive within the wider context of the local housing market.



Investment and Planned Improvements

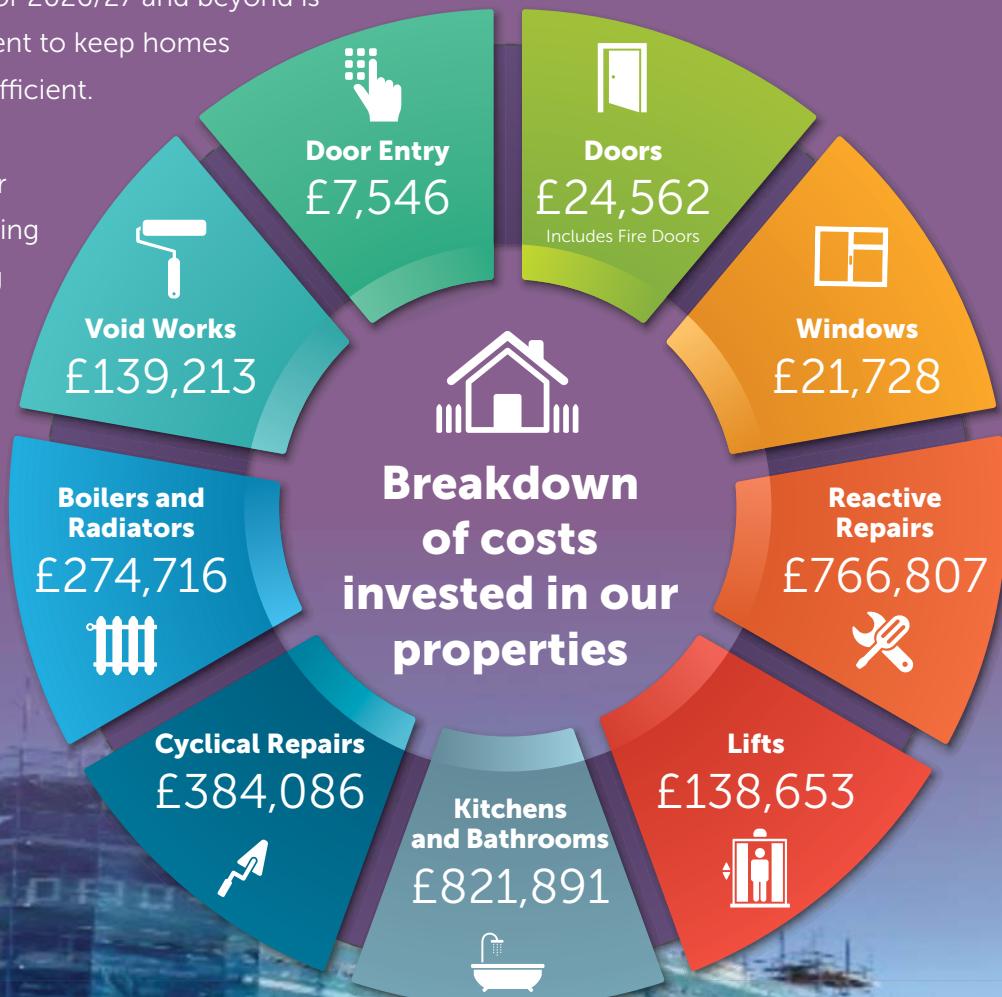


In 2024/25, a significant portion of the rent we collect was reinvested directly back into our homes. This included carrying out essential repairs, planned maintenance, and improvements such as upgrading kitchens and bathrooms and ensuring that safety standards were fully met. We also invested in communal backcourt areas, making sure that shared spaces are safe, welcoming, and well maintained.

Looking ahead, our focus for 2026/27 and beyond is on continuing this investment to keep homes safe, modern, and energy efficient.

This means more work on sustainability, such as better insulation and greener heating systems, as well as ongoing upgrades to meet new safety regulations.

We are also planning improvements to our digital services, making it easier for tenants to report repairs, access information, and stay connected with us.



What next?

We think it's important to continue to invest in our properties, which are of course, your homes.

Our investment plans for 2026-2027 include:

Routine Repairs and Void Works

£1.1 million

Compliance Inspections
(including gas, electric tests and
smoke detection)

£310,000

New Boilers (in homes)

£442,000

New External Doors

£256,000

New Kitchens

£343,000

 Fire Doors
Common
Areas (Multi)

£121,000



Bathrooms
(Replacements)

£70,000



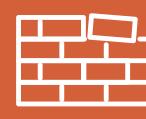
Common
Close and
External
Painting

£118,000



Gutter
Cleaning

£35,000



Brick/Stone
Works

£63,000

Total cost approx £3.7 million

Investing in you and your Community

Our rental income helps us to support all the services that improve tenancy sustainment and support our community to be vibrant and thrive, including our Advice Service that generated over **£2.7 million** for tenants in 2024/25, this was significantly above our target of **£2 million**.

The team has worked in a variety of ways to help maximise income and mitigate the effects of welfare reform, particularly supporting tenants to move to Universal Credit.

Our tenants also benefited from over £85,000 of savings on their energy bills through grant applications, dealing with billing issues and behavioural savings. Along with advice and support in dealing with energy debt, understanding their energy usage and bills.

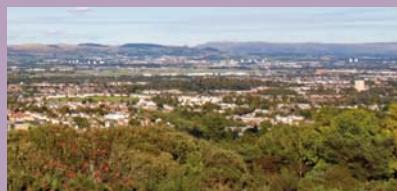
Our Tenancy Support Service is delivered as part of our Advice Team and complements the work delivered by our Housing Officers.

This service is targeted towards our most vulnerable tenants and works towards improving tenancy sustainment, and making sure tenants can stay in their homes.

The service works closely, and links in with other services across the community to ensure that every tenant has access to the help and support they need.

Highlights at a glance...

£2.7 million
in financial gains through
benefits advice to tenants



532 tenants
assisted with Benefits Advice



£85,000
in energy savings through
our energy advisers



229 tenants
assisted with Energy Advice

90 tickets
to PACE pantomime
2025 for tenants and
their families

£96,500
in additional funding to
support the delivery of
benefits and energy advice

Co-hosted a cost-of-living event with Renfrewshire Community Learning and Development at the Southend Action Centre.

34 children
invited to our annual
Christmas Party 2025

What tenants told us matters!

Every three years we carry out a Tenant Satisfaction Survey to make sure we are meeting the needs of our customers and to understand what we need to focus on for the future. The most recent survey was completed October 2025, with 325 tenants taking part.

The results were very positive, **overall satisfaction with our service was 92.6%**, which is higher than the Scottish average. Tenants told us that good communication is important, with letters and newsletters being the most preferred ways of keeping in touch. **Satisfaction with involvement in decision making was also very strong at 100%**, showing that tenants feel their voices are heard.

Tenants highlighted the quality of their homes and neighbourhoods as key priorities, with **92.8% satisfied with their home** and **96% saying their neighbourhood is a good place to live**. Value for money has also improved, with **almost 90%** of tenants feeling **their rent represents good value**.

These results give us confidence that we are on the right track, but they also show where we need to do more, such as raising awareness of our support services.



Our Service Charges

Landscape Service

No Price Increase for 2026/27

We are delighted to announce a price hold on our landscape service charge for 2026/27. This means we will have been able to hold the price of this service for 3 years from 2024-2027!

Our Board have approved our expanding our internal Estates Team to deliver our landscape service on a trial basis during 2026/27 rather than via an external contractor.

We know that the landscape contractor experienced difficulties this last year delivering the service on time and we feel that moving it to our Estates Team who provide excellent quality service will ensure an improved service for our tenants.

Bulk Uplift Service

No Price Increase for 2026/27

We are delighted to announce a price hold on our bulk uplift service charge for 2026/27. This means we will have been able to hold the price of this service for 3 years between 2024-2027!

Over the last year we have been using our Estates Team to assist with bulk uplift and due to our efforts with this we have managed to make some savings to allow us to hold the price for another year – this is despite the contractor's costs increasing by 32%.

During 2026/27 we intend to investigate recycling schemes to try to keep saving money. Our Tenants can do their bit to assist here by using local recycling schemes where possible – every little bit will help manage the costs.

Bin Uplift Service

(Orchy Crescent & Manning Road)

Our Bin Uplift Service will see an increase of £1.05 per month. This is the increased cost of the contractor delivering this service.

Close Cleaning Service

Our close cleaning service cost has been the same since 2024. Unfortunately, our contractor, CAS Contract Cleaning, have advised us that the price for 2026/27 will increase by 4.5%. This is due to increases in their costs, including national insurance and the living wage. We feel that their costs remain competitive.

Common Heating (George

Place/Street/Storie Street)

Price Reducing 2026/27

We are delighted to advise that we have negotiated a new supply contract that will see significant reductions for 2026/27 for the cost of the common heating service.

Tenants will see savings between £26.55 per month and £36.97 per month (depending on size of property).

Did you know?

If you are paid Housing Benefit directly into your bank and any Universal Credit Housing Element Cost, it is your responsibility to notify the rent increase for 2026-2027.

Affordability

It is important that rent is paid on time and in full to ensure we are able to continue providing services; if you need support or welfare and energy advice about paying your rent, or entitlement to benefits, please contact our Welfare & Energy Advice Service on **0141 583 4123** or email admin@paisleyha.org.uk

How to respond to our Rent Consultation

We want to hear your views on which of the rent options you would support, as well as our new Service Charges for 2026/27.

The consultation exercise will be carried out from 7th of January 2026, so be sure to respond by 6th of February 2026.

By responding you will be entered into a prize draw for a £50 Amazon Voucher.

You can respond by:

- Completing our **digital online survey**
- Scanning the **QR code**
- Completing a **paper copy** of the survey if you received this by post
- Telephoning us on **0141 889 7105 (option 0)** to complete the survey
- Providing any additional comments in writing by email to admin@paisleyha.org.uk or by letter to our office

...and a chance to win a prize!!!!

Paisley Housing Association

Rent and Service Charges Consultation 2026/27



Scottish Housing Regulator

SPSO

Scottish Public Services Ombudsman

DIGITAL PARTICIPATION SIGNATORY

Scottish Housing Connections

Member of Scottish Housing Connections

MAKE A STAND

Our homes, our people, our problem.

We've signed the **Make a Stand** pledge to support people experiencing domestic abuse, have you?

#makeastand
cih.org/makeastand



Paisley
Housing Association

Paisley Housing Association
Assurance House • 2 Lawn Street • Paisley PA1 1HA



admin@paisleyha.org.uk



0141 889 7105



www.paisleyha.org.uk



<https://www.facebook.com/paisleyha/>