



PAISLEY HOUSING ASSOCIATION



RENT AND
SERVICE
CHARGE

JANUARY
2025

CONSULTATION

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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۔**

The Scottish Social Housing Charter requires social property Owners to: Set Rents and Service Charges in Consultation with their tenants

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 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 2025/26.

In order to maintain our current level of service we need to increase our rents by 4.5%. However this involved us delaying certain aspects of our planned maintenance programme. A 5% increase would allow us to spend an extra £37,500 every year.

We will make every effort to continue to carry out the programme for new kitchens, as we know from our tenant satisfaction surveys in 2022 and 2024 that this is the highest priority for our tenants.

The two proposed increases will see Paisley Housing Association rents increase by the 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.

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.**

Paisley Housing Association's Board will review the results of the consultation and come to a final decision on the new rent increase in February 2025. Any new rent and service charges will be effective from the 28th March 2025.

The rent Increase levels must balance the aspiration to make Paisley Housing Association's rents affordable, against the requirement to maintain the income needed to deliver the Association's Business Plan Objectives.

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 **14th February 2025**.

OPTION 1

A 5% increase

This would give us the ability to spend an additional £37,500 on our planned maintenance budget per year.

OPTION 2

A 4.5% increase

This will allow us to deliver the programme, outlined in this brochure

COMPARISON WITH PRIVATE RENT

Just to demonstrate how we compare, we checked our current rents against what is available in the Private Rental sector.

There has been a significant increase in rents in the Private Rental sector in the last 3 years, when looking at what properties are available which are comparable to our stock we found that our levels of rent were significantly cheaper, with some private lets approaching double the price of our rent.

| Address | Size | Monthly Rent | PHA equivalent (exc services) | Difference |
|------------------------------|------------|------------------------|-------------------------------|-------------------------------|
| Argyle St | 2 Bedrooms | £675 (unfurnished) | £453.42 | PHA rent £221.58 lower |
| Broomlands St | 1 Bedroom | £625 (inc white goods) | £421.51 | PHA rent £203.49 lower |
| Neilston Road | 2 Bedrooms | £825 (inc white goods) | £453.42 | PHA rent £371.58 lower |
| Blackhall St (near Stock St) | 1 Bedroom | £500 (unfurnished) | £421.51 | PHA rent £78.49 lower |

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

OUR SERVICES

We want to continue or improve our excellent Housing Management and Repairs service too, our performance in delivering these services are:

 **94%**
properties meeting SHQS

 **91.12%**
tenants satisfied with repairs
service


 **15.25**
days to re-let property

 **94.12%**
tenancies sustaining for more than 1 year

 **2.15**
hours to complete
emergency repairs

 **3.66**
days to complete
non-emergency repairs

 **2.32%**
Rent arrears
as % of gross rent due in 2023/24

 **99.6%**
Rent due which was
collected in 2023/34

PLANNED MAINTENANCE PRIORITIES

In our Satisfaction Surveys in 2022 and 2024, tenants told us their main priorities for investment in their property were new Kitchens, Bathrooms and Windows, this year we are focussing on new kitchens. We also have priorities in certain areas to make homes more efficient and to ensure that we comply with our duties around Tenant Safety in relation to Fire Safety, Damp and Mould.

In deciding our planned maintenance priorities, we have to balance both what tenants want and our responsibilities for tenant safety, in addition to our Repairs service and Adapting properties for people with additional support requirements.

Our main priorities for upgrading our properties in this coming year are:



£250k

99 Boilers across Foxbar and South areas



£1.3 million

169 Kitchens in the South and West End areas



£250k

96 Flat and House doors across Foxbar



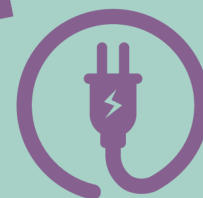
£200k

220 properties in Foxbar are being fitted with extractor fans to combat damp and mould



£120k

For Stage 3 adaptations for tenants with additional accessibility needs, we will seek grants to fund this.



£300k

Electric rewire in 105 properties in the South area

ADDITIONAL SERVICES

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 has generated over **£5.9 million** for tenants in the last four years. The team has worked in a variety of ways to help maximise income and mitigate the effects of welfare reform. This year our target is to hit **£2 million** of additional benefits claimed and we are on course to reach this.

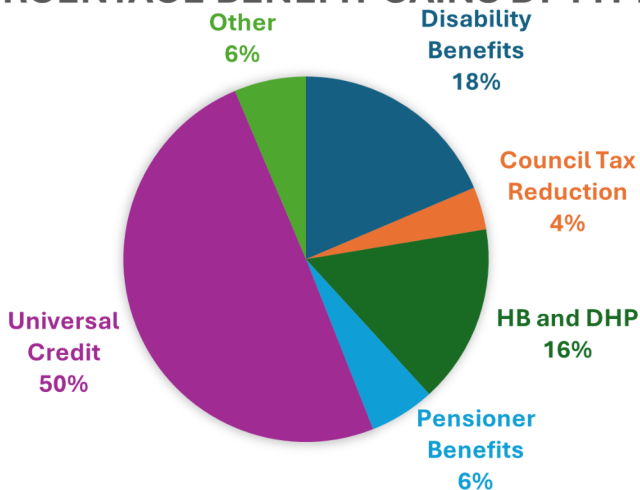
Our tenants have also benefited from nearly **£200,000** of savings on their energy bills, along with advice and support in dealing with energy debt, understanding their energy usage and bills.

Our Tenancy Support Service, is delivered as part of our Advice Team and compliments 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.

PERCENTAGE BENEFIT GAINS BY TYPE



CASE STUDY

For example, our Tenancy Support Service supported a tenant with several chronic health problems, who also cared for their adult son who had a learning disability.

The service managed to support both the tenant and their son access health care and the appropriate social services. This helped the son

move to alternative accommodation and get a support package, and allow the tenant to focus on their own health.

ADDITIONAL SERVICES HIGHLIGHTS

Helped 984 tenants since April 2020 with benefits advice

Claimed £1.4 million in additional benefits in 2023/24

£85,000 additional funding in 2024/25 to provide additional staff in our advice service

Helped 449 tenants with energy advice since April 2020

£95,000 of energy savings in 2023/24

Assisted 563 households with emergency Fuel Vouchers from April 2020

260 Tickets provided to local schools for PACE pantomime in December 2024

Supported Paisley Piazza and STAR Project in organising a Toy Donation at Christmas 2024

11 Vulnerable households referred for a meal on Christmas Day 2024

30 children attend our Children's Christmas Party annually since 2010

RENT AND AFFORDABILITY

We are conscious that many of our customers are on low or fixed incomes. Approximately **71%** of our customers, receive support for some or all of their rent through Universal Credit or Housing Benefit.

In developing the proposals for rent increase, this review has taken into account the current increase in inflation which includes increases in the cost of living, materials and the shortage in the labour market. This means that many of our costs, particularly in delivering improvements to your homes, have increased dramatically.

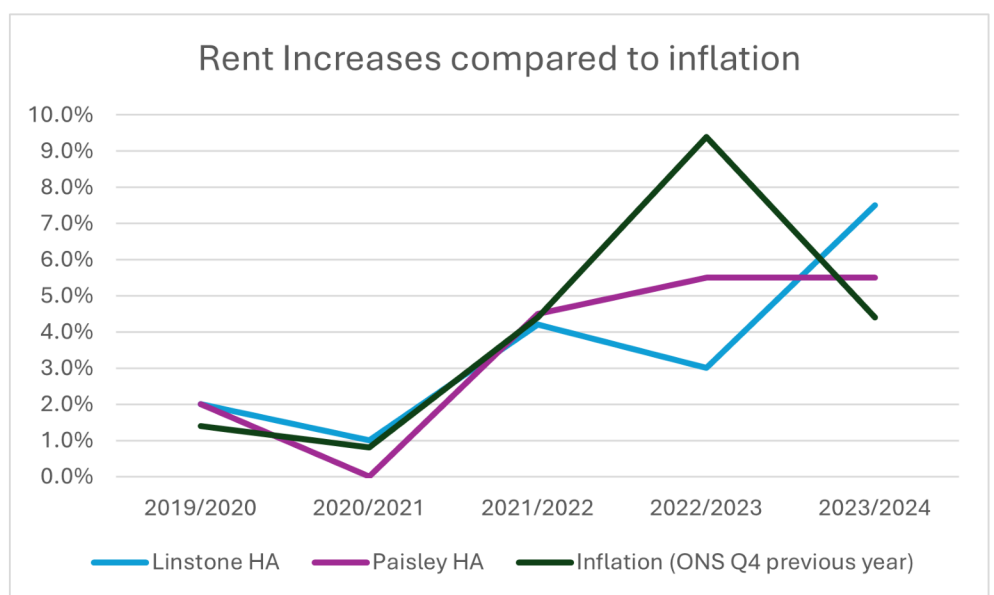
The rent review aims to balance the needs of the organisation to ensure stable finances, while continuing to invest in our properties and support our tenants and ensuring the affordability for our tenants. While both of our proposals are slightly above the current rate of inflation, which is 3.5%, this has to be balanced against the fact that in most of the last 5 years we have implemented a rent increase which has been around or below the rate of inflation. As can be seen to the right.

We continue to operate in a challenging environment with economic uncertainty, increasing regulations, reducing local authority services and financial pressures for customer's household budget. Our Board is again faced with difficult decisions of reaching a fair and balanced outcome for customers while achieving our main priorities as an organisation.

If you receive full Housing Benefit or a Housing Element of Universal Credit, the increase will be covered automatically by your entitlement to these benefits.

If you receive Universal Credit, you will also need to report any change to rent or service charges in your 'To Do List'. We will write to you about this following the consultation outcome.

If you receive any Housing Element of Universal Credit **or** Housing Benefits paid directly to yourself, you will have to change how much you pay to us.



CONSULTATION OPTIONS AND HOW TO RESPOND

Paisley Housing Association is consulting on two proposals for rent in the year 2025/26

Option 1:

A 5% Rent Increase. Which will allow us to deliver our current services and to meet all the priorities highlighted in this brochure.

This would also provide an additional £37,500 in 2025/26 and £189,000 over the next 5 years to allow us to invest more in our properties.

Option 2:

4.5% Rent Increase. This will allow us to maintain our current level of service and to deliver the programme outlined in this brochure.

HOW TO RESPOND AND CHANCE TO WIN!!!!

We want to here your views on which of these rent options you would support, as well as our new Service Charges and the planned maintenance priorities for next year.

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

You can respond by:

- Completing our online survey
- 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 to admin@paisleyha.org.uk or by letter to our office (address to the right).

Paisley Housing Association - Rent
and Service Charges Consultation
2025/26



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