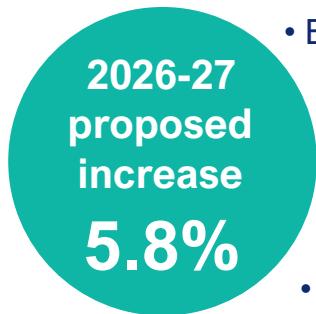


2026/2027 Rent Increase Proposal Consultation

Rent increase proposal for 2026/27

Our committee met in late-November to consider detailed plans for Clydesdale Housing Association's budget for 2026/27 along with our proposals for increasing rents. At an estimated cost of £1.28million, Committee approved proposals for investing in the following improvements to the quality of tenants' homes:



- Bathroom replacements (118 homes)
- Boiler replacements (72 homes)
- Kitchen replacements (42 homes)
- External door replacements (26 homes)
- Window replacements (10 homes)

We also agreed to consult tenants on a proposed 5.8% rent increase from 1 April 2026. This increase will be required to raise the income for this work and generate enough money to meet similar future investment plans.

Keeping your homes in good repair – covering the growing costs of maintenance, repairs, and meeting safety and energy efficiency standards.

Investing for the future – funding essential upgrades and long-term improvements, including replacing legacy electric heating, to keep homes safe, warm, and energy-efficient.

Protecting the services you rely on – ensuring your home stays well-maintained, energy-efficient, and a place you can feel settled.

Balancing costs and affordability – even with this increase, our rents remain affordable compared with our rural peer group and other Registered Social Landlords, providing excellent value for the quality of your home and services.

Why we can't freeze rent levels

We understand that any rent increase can be difficult, and we always aim to keep rents as affordable as possible. However, a rent freeze is not possible for the following reasons:

Rising Costs: The cost of maintaining and repairing homes, providing services, and complying with safety and energy efficiency standards continue to increase each year.

Protecting Services: Freezing rents would reduce our income at a time when costs are increasing, which could risk the quality of services we provide and delay planned investment projects.

Investment in Your Homes: To keep your homes safe and warm we must continue to invest in essential upgrades and long-term improvement programs. The cost of these projects has increased at rates between 10% and 40% over recent years.

Financial Stability: As a charity, we must make enough funds to meet our obligations and remain financially secure for the future. Responsible rent planning allows us to balance affordability for tenants with the need to protect the long-term financial health of the Association.

We are committed to keeping rent levels as low as possible. As a non-profit making registered charity, we know that any rent increase will create additional financial pressure for tenants.

However, if we don't increase rent levels in 2026/27, we will become financially weaker. The cost of many of our services has increased at a rate well above inflation in recent years. The Association still recovering from the cost of having below-inflation rent increases in 2024 and 2025 when inflation rates were at their highest levels.

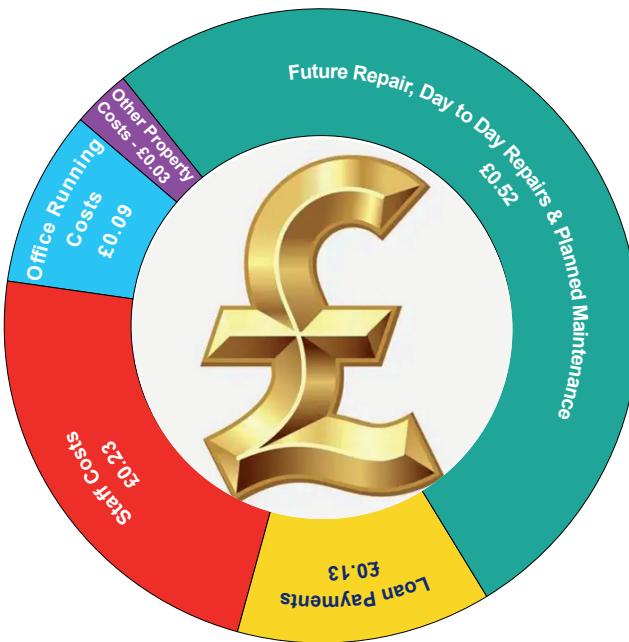
Increasing rents at 5.8% in April 2026 will help our financial recovery and help us to build up enough money to invest in future improvement projects to tenants' homes. If we were to freeze rents in 2026/27 this would remove around £200,000 from our income – this would lead to the postponement of much needed heating system replacements next year. It would also lead to the postponement of other important investment in future years for contracts such as kitchen, bathroom, widow, door and heating system replacements.

How We Plan Our Finances

As a Registered Scottish Charity, we carefully plan our finances to provide quality homes and services. We consider short - and long-term finances - up to 30 years - covering maintenance, improvements, and economic trends like inflation. Budgets are based on home conditions, past expenses, expert forecasts, and national indicators. On income, we assess rent affordability using industry standards and tenant feedback. Once finances are clear, we consult tenants before finalising rent changes.

This newsletter explains the proposed rent increase plans for 2026–2027, starting from 1st April 2026. Please read this consultation carefully and share your views on our proposals.

How every £1 of your rent was spent in 2024-25



How our rents compare with others

The table below shows how our average weekly rents compare against the Scottish Average for all Registered Social Landlords and for the our Rural Peer Group.

£	Average weekly rent 2025-2026	Total - Average weekly rent
CHA		£99.06
Our Peer Group		£108.69
All Registered Social Landlords		£106.43

Rent Increase Proposal

The table below shows the impact on average weekly rents for the proposed rent increase of 5.8%

Weekly average rent	2025 2026 Rents	5.8% increase	Weekly Difference from 25/26 – 5.8%
2apt	£95.40	£100.47	£5.07
3apt	£102.30	£107.77	£5.47
4apt	£111.41	£117.41	£6.00
5apt	£132.32	£139.54	£7.22

Keeping Rent Affordable

Keeping rents affordable continues to be one of the most important concerns for our tenants. While general inflation has slowed and remained relatively stable, we recognise that some households still face financial pressures that can make rent payments more challenging.

When considering potential rent increases, we use an industry-recognised affordability tool to assess the impact on different types of households. Testing for next year's options shows that the proposed changes meet these affordability standards.

Your Priorities

Before moving forward with our 2025–2028 Business Plan, we surveyed tenants to understand their key priorities for the future. With 33.84% of tenants responding, the results show that priorities have stayed largely the same.

1. Repairs and maintenance

2. The overall quality of your home

3. Value for money for your rent (and service charges)

Your views matter!

Your feedback on the proposed rent increase is vital. It helps us make informed decisions about future rent levels. We remain committed to balancing high-quality services, investment in homes, and keeping rents as affordable as possible.

Choose how you want to take part in this rent consultation using one of the methods below:

Make sure to provide your feedback by **4pm on Thursday the 12th of February 2026**

- Complete the consultation form in this newsletter and return it to us in the pre-paid envelope provided.
- Reply to our online/text survey
- Phone us on 0808 175 6288
- Email us at mail@clydesdale-housing.org.uk
- Online on our website at www.clydesdale-housing.org.uk/contact-us/
- Write to us at Clydesdale Housing Association, CHA Community Hub, 39 North Vennel, Lanark, ML11 7PT

If you are using a method other than the consultation form or the online/text survey, please provide us with your name & address or your tenants reference number which can be found at the top right of the consultation form.



We speak our customers' language

If you would like help, including translation, to complete this questionnaire, please ask any member of staff, call 0808 175 6288 or email us on mail@clydesdale-housing.org.uk

