

Proposed annual rent increase of 4.6% for 2026/27

& final year 5 of our
new rent structure
under consideration!

What do you think?



DECEMBER 2025



INTRODUCTION

WE ARE LOOKING FOR YOUR VIEWS ON IMPLEMENTING THE FINAL YEAR OF OUR NEW RENT STRUCTURE AND PROPOSED 2026/27 INFLATION RENT INCREASE OF 4.6%.

The proposal enables us to continue to improve the services we provide and deliver investment in your homes.

Our Business Plan is based on income we receive in rent increased by the October inflation rate (CPI) plus 1%. This is to cover the increased costs for things like materials for maintaining our properties, staffing costs, and other costs related to providing a housing service (see parts 2 and 3 of the Newsletter). This year the October inflation rate was 3.6%.

In addition to the inflationary increase, we are also in the final year of a five year phasing in of the new rent structure.

We introduced a major review of our rent charges to make it a fairer system based on rent levels that reflect the size, type, and amenities of each property. We started the process after consulting with tenants in 2020. The rent assimilation means that not all tenants will receive the 4.6% rent increase because some of the higher/mid-range rents will have a smaller than 4.6% increase - and the lower rents a higher increase as part of the review for this year.

Please read the following Newsletter and give us your views either by contacting us at office, coming to the drop in session in the Birgidale on the 12th January 2025 and/or by completing the survey at the end of this Newsletter. We have provided some information in this Newsletter for you to consider before you complete the survey, but if you would like to discuss anything further, please contact the office.

North View HA is owned and controlled by its tenants, and we depend on your rental payments to provide you with a housing service, maintain and improve your home, and the local environment.

We value your input and views on all aspects of our service delivery, including the rents we charge.

In this Newsletter, we give you more information about the rent assimilation process (PART 1); more on what we spent your rent money

on last year (PART 2); what we plan to spend your rent money on in 2026/27 (PART 3); and then how we will consult with you so that you can give us your views on the proposed increase (PART 4).

We also have information on our Grass Cutting Scheme for tenants who are not fit enough to do the garden (PART 5) and your right to repair (PART 7).

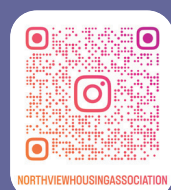
Please take some time out to read this Newsletter and then let us know what you think. You can see the ways that you can give your views and feedback on page 13. If you complete and return the tenant feedback form at the end of the Newsletter, you will be entered into our prize draw for a £50 Asda Gift Voucher (1st prize) or £25 (2 runners up prizes).

NORTH VIEW Housing Association

29A Stravanan Road
Castlemilk, GLASGOW, G45 9LY

TEL 0141 634 0555
EMAIL enquiries@nvha.org.uk
WEB www.nvha.org.uk

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instagram

This Rent Consultation Newsletter
can be made available on CD/
data-to-voice, Braille, large print
and community languages.

For further details, please
contact us on 0141 634 0555
or email us on
enquiries@nvha.org.uk

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PART: 1

THE 2026/27 RENT INCREASE



REVIEW OF THE RENT POLICY: UPDATE

We consulted with tenants on proposed changes to our Rent Policy in the summer of 2020 because of the inequality of the rent charges for the properties that we had acquired from Scottish Homes through Tenants Choice. We introduced a new rent structure which was to be phased in over a five year period to ensure lower rents were increased over a five year period.

Tenants agreed to phasing in new rent charges based on the apartment size, house type, and any additional amenities of each property. We are now on the final year five of phasing in our new rent structure. We carried out the first two years of the 5 year process between 2021/22 to 2022/23. This meant some tenants' rents went up higher than the inflationary increase and some went down. When completed, all tenants living in a similar property will have the same rent.

The restructure was suspended for 2023/24 because of the potential for Scottish Government legislation to freeze housing association and private sector rents because of the cost of living crisis. Year 3 of the assimilation started again 2024/25.

If we apply the 4.6% increase this year, this will mean that all tenants will now be on their new rent structure from 2026/27; and the number of different rent levels we have will reduce from 244 to 39.

WHY A 4.6% INCREASE?

We base our annual increase on the October Consumer Price Index (CPI) plus 1% as per our Rent Policy and the Business Plan. CPI in October allows the Management Committee time to consider the annual budget for all the things we need to pay for in the next financial year (2026/27).

The CPI in October 2025 was 3.6%, down from 3.8% in September 2025.

We continue to take consideration of the difficult economic climate and the increased cost of living affecting our tenants, coupled with the cost of keeping the Association running. We work hard to get the right balance between rent affordability, maintaining services, and investing in your home. This is why we are consulting on inflation plus 1% which is in line with our Business Plan and investment for the next 30 years.

RENT ASSIMILATION

Because we are going into the final year of the rent assimilation, not every tenant will get a 4.6% increase.

The following table outlines how the rent assimilation and proposed 4.6% inflation increase will impact actual 2026/27 percentage rent increases.

Actual Rent Increase %	Number of tenants	%
4.6% or lower	461	66%
above 4.6% but less than 6%	113	16%
above 6% but less than 8%	102	15%
greater than 8%	16	2%
Total	692	100%

RENT AFFORDABILITY

The rent assimilation is being carried out to make sure we are charging all tenants the same rent for the size and type of property they live in. It is also to keep rents as affordable as possible.

One way to calculate rent affordability is if a household spends 25% or less of its income on rent.

The following tables show how affordable our highest, middle (median) and lowest rent levels are for a minimum income (over 21) household.

As shown all of our house size, types and households are within the 25% target (highlighted in green) apart from some single/single pensioner/singe parent households who fall slightly above (amber), with no households going above the 30% threshold (red):

2 APARTMENT:

			Household types: % income for min wage 21+ (National Living)				
Rents Type	House 2026/27 Rent	Weekly Person	Single 1 x PT 1 x FT	Couple 2 x FT	Couple Couple	Pensioner Pensioner	Single
Lowest	Flat	£96.60	27.2%	17.8%	13.2%	17.8%	24.6%
Median	Flat – Main Door	£100.88	28.4%	18.6%	13.8 %	18.6%	25.7%
Highest	House – Mid Terraced	£103.73	29.2%	19.1%	14.2%	19.1%	26.4%

3 APARTMENT:

			Household % income for min (living) wage 21+	
Rents	House type	Weekly 2026/27	Single parent (2 children)	Small family (2 children)
Lowest	Flat	£105.16	18.2%	13.7%
Median	Flat – Main Door	£112.29	19.4%	14.7%
Highest	Cottage flat/ wheelchair	£120.42	20.9%	15.7%

4 APARTMENT:

			Household % income for min (living) wage 21+		
Rents	House type	Weekly 2026/27	Single parent (2 children)	Small family (2 children)	Large family (3 children)
Lowest	Flat	£113.72	19.8%	14.9%	13.0%
Median	Main Door Flat & Mid Terraced House	£120.85	21.1%	15.9%	13.8%
Highest	House - End Terraced	£127.99	22.3%	16.8%	14.6%

5 APARTMENT:

			Household % income for min (living) wage 21+		
Rents	House type	Weekly 2026/27	Single parent (2 children)	Small family (2 children)	Large family (3 children)
Lowest	Flat	£125.13	21.9%	16.5%	14.4%
Median	House - End Terraced	£135.12	23.7%	17.8%	15.5%
Highest	House - End Terraced	£139.40	24.4%	18.4%	16.0%

6 APARTMENT:

			Household % income for min (living) wage 21+		
Rents	House type	Weekly 2026/27	Single parent (2 children)	Small family (2 children)	Large family (3 children)
Lowest	Flat (wheelchair)	£140.40	24.6%	18.5%	16.1%
Median	House - Semi Detached	£142.26	24.9%	18.8%	16.3%
Highest	House - End Terraced	£145.11	25.4%	19.1%	16.7%

(Source: SFHA Affordability Tool, 2025)

PART: 2

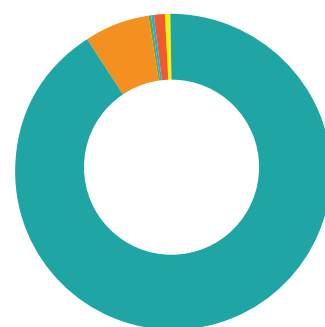
WHAT YOUR RENT PAID FOR LAST FINANCIAL YEAR (2024/2025)

The money we collect from rent is the Association's main source of income, and it allows us to pay for the cost of delivering services to our tenants and maintaining our housing stock. Every penny of your rent, along with some other money we raise from things like government grants, is used to provide you with a range of services including maintaining your home to make sure it is kept to a high standard. It has also helped us to build new homes for social rent.

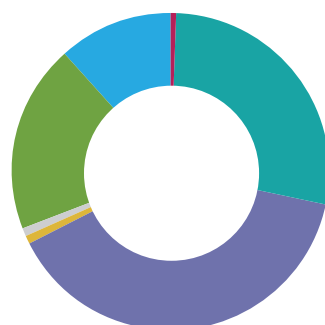
The following information shows that for the financial year that ended 31st March 2025, the Association made an overall surplus for the period of £412,547. This is after accounting for annual changes in pension actuarial assumptions of £30,000.

The table and graph below detail how our total expenditure of £3,778,640 was spent, by category, during the same year.

Income	£	%
Rents	3,812,734	91.0%
Grants amortised	284,754	6.8%
Grants	9,465	0.2%
Other Income	4,180	0.1%
Interest income	50,054	1.2%
Actuarial Gain on Pension	30,000	0.7%
Total Income	£4,191,187	



Expense	£	%
Other Costs	24,916	0.7%
Maintenance	1,054,325	27.9%
Management Costs	1,472,756	39.0%
Service Charges	33,313	0.9%
Bad Debts	30,606	0.8%
Property Depreciation	725,221	19.2%
Interest Payable & Other Finance Chgs	437,503	11.6%
Actuarial Loss on Pension	0	0.0%
Total Expense	£3,778,640	



As outlined, in the last financial year 2024/25, the Association made an overall surplus of £412,547.

The Financial Statements of the Association shows a sound financial position. Net assets totalled £4.6m at March 2024 and a clean audit report was received following the annual External Audit.

In 2024/25, £397,830 was spent on component replacements such as windows, kitchens, bathrooms and new heating systems. The Long term projections undertaken continue to demonstrate a viable financial outlook over the short, medium and long term.

If you would like more detail on our income and expenditure for last year you can access our Annual Audited Accounts on our website at:

www.nvha.org.uk/financial/audited-accounts/

or request a paper copy by contacting the office on **0141-634-0555**.

The next part of the newsletter outlines what we plan to spend your rent money on next year.



PART: 3

WHAT WE PLAN TO SPEND YOUR RENT ON NEXT YEAR (2026/27)

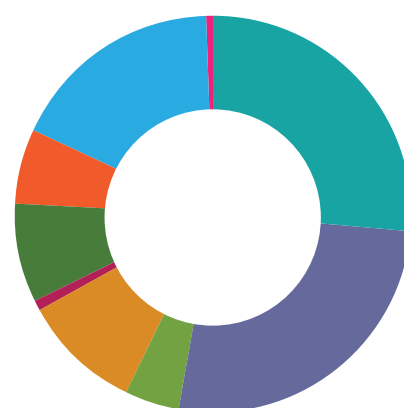
We have 700 properties for rent and extensive communal open areas – like backcourts, the Windlaw Strip, and the Dunagoil Strip – to manage and maintain. Our priorities are to provide you and your neighbours with a quality home in a well maintained, attractive area whilst delivering the services you need to support you to live as comfortably as possible. The income we receive from your rent allows us to do this and the rents we charge are reviewed annually to ensure we have enough income to meet all of our costs.

When we do our annual budget, we consider how much things have cost in the current financial year, and base the projected expenditure for next year on that, with an uplift to cover inflation, or cost hikes etc.

Our budgeted expenditure for next year with your 4.6% increase includes the following:

Budgeted Expenditure 2026/27

	£	%
Staff Costs	£1,146,269	26.57%
Maintenance	£1,135,559	26.32%
Other Estate Costs (insurance, legal, Community Relations Services etc costs)	£190,561	4.42%
Overheads	£425,037	9.85%
Other Operating Costs	£31,700	0.73%
Loan Interest	£350,482	8.12%
Loan Capital	£260,582	6.04%
Component Costs	£753,464	17.47%
Fixed Assets – Other	£20,000	0.46%
Total	£4,313,654	



The following information provides more detail on the key expenditure items included in the chart above:

STAFFING: £1,146,269

A lot of money goes on staff, but we need them to deliver the housing management and maintenance services to our tenants and residents. We couldn't function without them. Unlike a lot of other Housing Association's, we do not use contractors to carry out all of our day to day repairs service, but we employ our own trades and caretaking staff. Along with our office staff costs, this accounts for a large proportion of our staffing expenditure.

This cost covers staff salaries, employer's National Insurance Contribution payments, and employer's pension contributions.

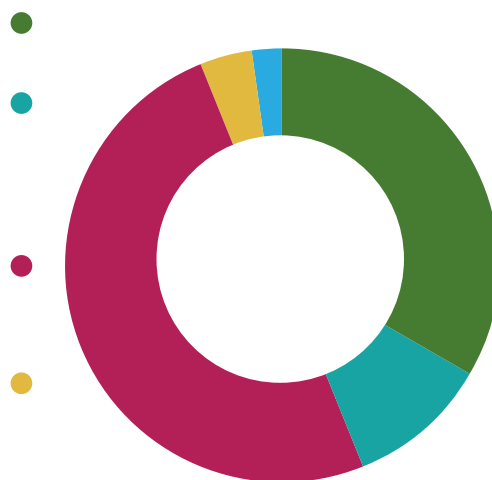


MAINTENANCE: £1,135,559

Maintenance is our highest and most important expenditure item after staffing costs. We need to make sure we set aside enough money to respond to our tenants' requests for repairs to be carried out in their homes and to invest properly in our properties and the local environment. This ensures our houses are kept in good condition and the area looks good too! Achieving that comes with a heavy price tag, so it is no surprise that maintenance is one of our highest expense items. In 2026/27, we have budgeted to spend £1,135,559 on maintaining yours and your neighbour's homes.

We plan to spend the money in the following areas:-

- Day to day (reactive) repairs: £381,506
- Repairing empty houses (voids): £118,800
- Cyclical maintenance (for things like gutter cleaning, fence painting, communal landscaping, close cleaning etc: £566,276
- Major repairs (for things like bin-store upgrades and electrical consumer unit upgrades): £46,250; and
- Medical adaptations for ensuring tenants can stay in their houses for as long as possible: £22,727.





COMPONENT REPLACEMENT COSTS: £753,464

In addition to the day to maintenance of our properties, we need to replace items (components) like boilers, windows, bathrooms, kitchens etc., when they reach a certain age to ensure they are of a high standard.

Between maintaining the properties and upgrading the components we provide, we have set aside £1,889,023 for next year's expenditure.

REPAIRING EMPTY HOUSES: VOIDS

Every year we get a number of properties returned from to us from tenants giving up their tenancy and we have to get them ready for relet. This can sometimes be very expensive depending on the condition we get the property back in. Based on last year's expenditure, we have allowed £118,800 for the coming year.

OVERHEADS: £425,037

Overheads cover the 'back office' items, like the cost of keeping our office open, providing staff with IT equipment and telephones, as well as training staff and our Management Committee to ensure they have the skills and knowledge to make important decisions that support tenants.

OTHER ESTATE COSTS: £190,561

There are other costs we need to account for to ensure we can manage the area you live in properly, for example paying for buildings insurance for the properties we manage and paying for legal fees for times when we need legal advice.

LOAN INTEREST: £350,482 & LOAN CAPITAL: £260,582

Each year, a large proportion of our money goes towards paying the bank for the loans that we took out to help towards building new houses, or to buy properties from Scottish Homes. In 2026/27, we have calculated that the cost of loan interest and capital will total £611,064.



PART: 4

CONSULTATION

North View proposes implementing year 5 of the new rent structure with a rent increase of 4.6% from 1st April 2026. We would like to know what your views are on this proposal.

IT IS THE TIME OF YEAR THAT WE SET OUR ANNUAL BUDGET FOR THE NEXT FINANCIAL YEAR!

When we set the budget, we list all the things we are going to do. We set costs against each of those things, and then add up all the costs and arrive at our total expenditure for the year. After that, we consider how much rent we need to bring in to cover the total cost.

As you can see from the previous pages, we plan to spend £4,313,654 in 2026/27 to deliver all the services listed.

Our aim is to ensure that we cover our costs. Our options for cutting services are pretty limited; for example, we can't reduce our loan payments, and there is no scope to reduce expenditure in the key areas of maintenance and staffing.

Things like our close cleaning service ensures that our closes are cleaned regularly, and we would be concerned that cutting this or our grass cutting service would lead to a deterioration of the local environment.

We continue to deliver services in the local area to make sure there is more than just housing services available (for example, a residents trip).

We hope that you agree with our continued support of these local initiatives and understand the reasons why we provide the range of housing services that we do.

We have a duty to consult with all of our tenants on changes to rents under The Housing (Scotland) Act 2001 and Scottish Social Housing Charter.

Our Management Committee will take account of all the comments we receive from tenants before taking the final decision at their meeting on the 28th January 2026.



WAYS TO GIVE US YOUR VIEWS/FEEDBACK ON THE PROPOSAL

If you would like more information or a note of the estimated rent for your home should the Committee approve the 4.6% increase before you complete the feedback form, please phone your Housing Officer who will be happy to speak to you.

We will hold a drop-in session in the Birgidale Complex at 10 Stravanan Street on **Monday, 12th January 2026** between **10.30am – 12.30pm and 3pm – 7pm**. Our senior staff will be available to answer any questions you have on how we plan to spend the money we collect from rents and/or the proposed change in the day we charge the rents.

You can complete a tenant feedback form during the drop- in session after we have answered any questions you may have.

We want to obtain as much feedback from our tenants as possible to help Committee make the final decision on our proposals. In addition to attending the drop-in session and completing and returning the feedback form at the end of this newsletter to the office or in the freepost envelope provided, we are offering a number of different ways for you to find out more about our plans and tell us what you think:

- **Telephone – phone our office and ask a member of staff to record your view on our survey sheet.**
- **Drop into our office in person and ask a member of staff to record your views on our survey sheet.**
- **E-mail – drop us an e-mail at enquiries@nvha.org.uk**



PART: 5

GRASS CUTTING GET YOUR GRASS CUTTING FORM IN!

Our landscaping contractor will start cutting grass in the area in April, so it is time for tenants who need the Association to maintain their garden to get their Grass Cutting forms in.

Under our Grass Cutting Scheme, Caledonian Maintenance cut the grass in tenants' gardens where there is no-one living in the household, aged 16 or over, fit enough to do the garden. Households where all members are 60 years of age or over also qualify for the scheme automatically, so the tenant (or tenants) does not have to apply to get on the Scheme for 2026/27.

Everyone who thinks that they qualify for help with their garden needs to apply to North View each year. If you got it last year, chances are you'll get it again, but you still need to apply.

A Grass Cutting Form is enclosed with this newsletter. Once you have filled it in, return it to the Office as soon as possible. We are also offering the service to tenants who don't qualify for the Grass Cutting Scheme, and owners too. Residents can pay to get the grass in their front garden cut, grass in their back garden cut, or get the grass in both front and back gardens cut.

We don't yet know how much Caledonian will charge for cutting your grass from 1st April, but if you are interested in paying for them to cut your grass, get in touch with Noirin at the Office. We'll contact Caledonian and get back to you with the price and you can decide whether or not to go ahead.

Remember though, anyone wishing the service will be required to pay for four cuts in advance, and be aware that this arrangement does not include for the upkeep of plants or shrub beds.

Get your grass cutting form in!



PART: 6

RIGHT TO REPAIR

QUALIFYING REPAIRS give tenants the right to have small, urgent repairs carried out by their landlord within a reasonable timescale. Small urgent repairs are defined in statute as being repairs that cost no more than £350 to rectify.

Seventeen types of repair are classified as 'Qualifying Repairs'. Response times differ from one type of Qualifying Repair to the next and are measured in 'working days' - which means that timescale lengthens if it includes a weekend or statutory holiday.

If you report a repair which turns out to be a Qualifying Repair, you will be given a 'Qualifying Repair Notice'. This tells you the name of the Contractor who will carry out the work, and a date by which they have to complete the repair. This Contractor is called the 'Primary Contractor', but the Qualifying Repair Notice will also contain the name of a second Contractor, known as the 'Other Listed Contractor'.

If the 'Primary Contractor' hasn't turned up by the time and date stated on the Qualifying Repair Notice, you can contact the other Contractor (the Other Listed Contractor) and instruct them to carry out the work. Before the 'Other Listed Contractor' can respond, they have to tell North View about the instruction. They get in touch with us and we then give them a copy of the Qualifying Repairs Notice and let them know the timescale for completing the repair.

If the repair hasn't been attended to by the deadline, you may be entitled to £15 compensation. The level of compensation can then increase by £3 per working day up to a total of £100, or until the repair is fixed, whichever comes first. However, you will not be due compensation if you fail to provide access to allow the repair to be inspected or made good, or if any repair work would infringe upon the terms of a guarantee from another party (like, for example, if we were doing work to a boiler that was still under the manufacturer's guarantee).

If the repair is delayed due to unforeseen circumstances, the deadline is suspended - as is your entitlement to compensation - but we'll let you know if that happens.

The target timescales for attending each Qualifying Repair is highlighted in the table on the next page. The following pool of contractors carry out Qualifying Repairs for us:- City Building; James Merchant; and Alba Gas.

The selection of the individual Contractor depends on the nature of the repair.

QUALIFYING REPAIR**MAXIMUM PERIOD
(WORKING DAYS)**

Blocked flue to open fire or boiler.

1

Blocked or leaking foul drains, soil stacks or toilet pans where there is no other toilet in the house.

1

Blocked sink, bath or drain

1

Loss of electric power

1

Partial loss of electric power

3

Insecure external window, door or lock

1

Unsafe access path or step

1

Significant leaks or flooding from water or heating pipes, tanks, cisterns

1

Loss or partial loss of gas supply

1

Loss or partial loss of space or water heating where no alternative heating is available

1

Toilet not flushing where there is no other toilet in the house

1

Unsafe power or lighting socket, or electrical fitting

1

Loss of water supply;

1

Partial loss of water supply

3

Loose or detached banister or handrail

3

Unsafe timber flooring or stair treads

3

Mechanical extractor fan in internal kitchen or bathroom not working where there is no means of other ventilation (e.g opening windows)

7

PART: 6

TENANT FEEDBACK FORM:

Please take your time to read the information provided before completing this feedback form (the boxes below each question are for any comments you have).

Name and address: _____ (Optional - include if you wish to enter the prize draw for £50 of Asda Vouchers or 1 x 2 runner up prizes of £25)

1

Do you think we have provided you with enough information to make a decision on the proposed rent assimilation and the 4.6% rent increase?:

Yes ☐

No ☐

Don't Know ☐

Please comment:

2

After considering the information included in this leaflet, do you agree with our proposal to increase the rents by 4.6%?

Yes ☐

No ☐

Don't Know ☐

Please comment:

3

Please use this space to comment on our proposals and anything you would like the Management Committee to consider before taking the final decision:

Yes ☐

No ☐

Don't Know ☐





NORTH VIEW **Housing Association**

29A Stravanan Road
Castlemilk, GLASGOW, G45 9LY

TEL 0141 634 0555

EMAIL enquiries@nvha.org.uk

WEB www.nvha.org.uk



find us on facebook



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instagram

For further details, please
contact us on **0141 634 0555**

or

email us on [**enquiries@nvha.org.uk**](mailto:enquiries@nvha.org.uk)