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Introduction

During early 2027 the Association's Management Committee will be reviewing rent levels which will take effect from the 1st of April 2027. Prior to making any decision regarding the level of increase that should be applied, the Association is looking for feedback from tenants regarding how affordable they consider their current rent to be as well as tenants' opinions regarding the level of rent increase that should be applied.

When taking its decision, the Management Committee will also consider the affordability of rent levels, how the Association's rent levels compare with those charged by other registered social landlords and the financial viability of the Association.

The cost of living crisis that is affecting tenants combined with the many inflationary pressures that the Association is facing, means it is increasingly important that the consultation finds the right balance between rent affordability and the need for the Association to maintain services and continue to invest in its properties.

In order to allow tenants to provide informed opinions regarding the level of rent increase that should take effect from the 1st of April 2027, this document provides information which details how the Association uses its rental income, how the Association's rent levels compare to those charged by other landlords, how the Association measures the affordability of current rent levels and how different rent increase levels would affect the level of service that the Association provides to its tenants in the future.

The information provided in this document is based on the recommendations published by the Scottish Housing Regulator in their November 2016 publication "How social landlords consult tenants about rent increases – A thematic inquiry". Affordability information generated using the Scottish Federation of Housing Association's Rent Setting Tool has also been provided.

The results of this consultation will be published on the Association's website and in the Association's forthcoming Winter newsletter and will be presented to the Management Committee for consideration when reviewing the rent levels for 2027 / 2028.

This document provides tenants with the following information:

- How the Association uses its rental income;
- How the Association's rents compare to those charged by other landlords;
- How affordable are the rents charged by the Association; and
- The impact of rent increase levels on the future provision of services to tenants.

How the Association uses its rental income

The Association's income comprises of different elements with the largest component being the rental income due from tenants. The income generated by the Association is used to fund all aspects of the Association's business and the services that are provided to tenants.

The services funded through rental income include planned maintenance, reactive repairs and the provision of housing management and finance services. The Association is a non-profit making organisation and any surpluses generated are re-invested in the maintenance and provision of affordable housing.

The table below provides a simplified view of the Association's income and expenditure. All of these figures are reconciled to the Association's Financial Statements for the year to 31 March 2026.

Income	£	Expenditure	£
Rent due from tenants	2,958,471	Housing property depreciation	1,354,455
Capital grants written off	938,743	Staff costs	715,289
Interest due from the bank	90,323	Planned maintenance	404,076
Factoring income	54,739	Reactive maintenance	462,377
Service charges due from tenants	19,317	Housing property insurance	123,354
Revenue grants receivable	13,275	Office & other asset depreciation	60,730
		Audit, legal & professional fees	46,165
		Stair lighting & common electricity	45,727
		Cleaning, repairs & maintenance	30,668
		Rates & insurance	23,705
		Office gas and electricity costs	21,924
		Affiliation fees	17,255
		Cost of providing services	16,812
		Training costs	14,103
		Telephone & postage	9,404
		Travel & motor expenses	8,677
		Bank charges	8,525
		Printing, stationery & other expenses	4,393
Total income	**4,106,645**	**Total expenditure**	**3,246,062**

How the Association's rents compare to those charged by other landlords

The table below compares the Association's average weekly rent charges per apartment size with those provided by other landlords in the west of Glasgow and Clydebank. The information used is based upon rent figures published by the Scottish Housing Regulator for the year to 31 March 2026.

Landlord	1 Apt	2 Apt	3 Apt	4 Apt	5 Apt	Average
Wheatley Homes Glasgow	88.26	101.10	108.65	126.34	138.31	110.19
Whiteinch & Scotstoun HA	97.21	103.69	109.54	124.95	157.53	109.01
Glasgow West HA	74.48	99.65	118.64	140.94	150.22	108.71
Drumchapel Housing Co-op	-	96.99	97.54	114.70	125.41	102.64
Partick HA	69.84	92.96	104.88	126.60	140.63	101.18
Dalmuir Park HA	72.61	94.01	98.30	112.90	137.51	97.81
Yorkhill HA	78.67	94.06	102.67	118.19	119.02	96.85
Trafalgar HA	-	86.24	93.13	104.09	114.16	96.81
Pineview HA	-	78.13	89.77	100.66	110.95	92.50
Kingsridge Cleddans HA	-	81.47	90.62	101.24	111.87	92.10
Cernach HA	52.96	77.23	88.32	106.76	110.90	91.88
Yoker HA	**-**	**82.91**	**91.23**	**100.67**	**119.12**	**90.18**
Clydebank HA	-	80.12	87.05	103.37	125.10	87.55

The table below compares the Association's average weekly rent by apartment size against the Scottish average. It also ranks our average weekly rent levels alongside the other one-hundred and thirty-four Registered Social Landlords across Scotland. The information used is based upon rent figures published by the Scottish Housing Regulator for the year to 31 March 2026.

Average weekly rents					
Property Size	**Number owned**	**Yoker HA Ltd**	**National Rank (out of 135 RSLs)**	**Scottish Average**	**Difference (compared to Scottish Average)**
2 apartment	288	£82.91	15th Lowest	£98.60	£15.69 (15.9%) less
3 apartment	246	£91.23	13th Lowest	£101.42	£10.19 (10.0%) less
4 apartment	117	£100.67	9th Lowest	£110.33	£9.66 (8.8%) less
5 apartment	21	£119.12	27th Lowest	£121.71	£2.59 (2.1%) less

How the Association's rents compare to those charged by other landlords (Continued)

The Association increased its rents by 4.9% for the year commencing 1 April 2026. The table below illustrates how the Associations average weekly rent charges from 1 April 2026 compare to those of other local landlords. These figures are based on the average weekly rents and rent increase information that was published by the Scottish Housing Regulator for the year to 31 March 2026.

Landlord	% Increase 2026 / 2027	1 Apt	2 Apt	3 Apt	4 Apt	5 Apt	Average 2026 / 2027
Wheatley Homes Glasgow	6.9%	94.35	108.08	116.15	135.06	147.85	**117.79**
Glasgow West HA	6.8%	79.54	106.43	126.71	150.52	160.43	**116.10**
Whiteinch & Scotstoun HA	5.5%	102.56	109.39	115.56	113.82	166.19	**115.00**
Partick HA	5.3%	73.54	97.89	110.44	133.31	148.08	**106.54**
Drumchapel Housing Co-op	3.6%	-	100.48	101.05	118.83	129.92	**106.34**
Yorkhill HA	6.6%	83.86	100.27	109.45	125.99	126.88	**103.24**
Dalmuir Park HA	5.3%	76.46	98.99	103.51	118.88	144.80	**103.00**
Trafalgar HA	5.6%	-	91.07	98.35	109.92	120.55	**102.24**
Pineview HA	4.7%	-	81.80	93.99	105.39	116.16	**96.85**
Kingsridge Cleddans HA	4.6%	-	85.22	94.79	105.90	117.02	**96.34**
Cernach HA	4.8%	55.50	80.94	92.56	111.88	116.22	**96.29**
Yoker HA	**4.9%**	**-**	**86.97**	**95.70**	**105.60**	**124.96**	**94.60**
Clydebank HA	6.8%	-	85.87	92.97	110.40	133.61	**93.50**

During the year to 31 March 2026 the Association had the second lowest average weekly rent of the thirteen landlords compared.

The table above illustrates that of the thirteen landlords represented, the Association also has the second lowest average weekly rent for the year 2026 / 2027.

The tables illustrate that the Association's rents are more affordable than those charged by most other local landlords.

How affordable are the rents charged by the Association?

To determine whether rents are affordable, the Association will consider several factors such as how satisfied tenants are with the service they receive, the number of tenants who are in receipt of direct payment of housing costs and tenancy sustainment rates.

Direct Payment of Housing Costs

The Scottish Housing Regulator publishes information provided by landlords in relation to the number of tenants who received direct payments towards their rent. The table below illustrates the percentage of tenants in which the Association received direct payment of either housing benefit or the housing cost element of Universal Credit during the year to 31 March 2026.

Landlord	Percentage of Tenants in receipt of direct housing costs
Wheatley Homes Glasgow	74.4%
Kingsridge Cleddans HA	68.8%
Whiteinch & Scotstoun HA	68.2%
Cernach HA	67.5%
Pineview HA	64.0%
Drumchapel Housing Co-op	62.2%
Yorkhill HA	60.6%
Partick HA	58.1%
Clydebank HA	55.8%
Dalmuir Park HA	55.1%
Yoker HA	**54.9%**
Trafalgar HA	52.5%
Glasgow West HA	49.5%

The table above illustrates that of the thirteen landlords represented, the Association has the third lowest percentage of tenants in receipt of direct payment of housing benefit or Universal Credit.

How affordable are the rents charged by the Association? (Continued)

Direct Payment of Housing Costs (Continued)

The Scottish Housing Regulator publishes information provided by landlords in relation to the amount of rent received as direct payment from either housing benefit or Universal Credit. The table below compares the percentage of rent received as direct payment of either housing benefit or Universal Credit to that received by other local households for the year to 31 March 2026.

Landlord	Percentage of rent as direct housing costs
Wheatley Homes Glasgow	65.0%
Whiteinch & Scotstoun HA	57.7%
Cernach HA	57.0%
Pineview HA	54.6%
Kingsridge Cleddans HA	54.2%
Yorkhill HA	52.9%
Drumchapel Housing Co-op	52.6%
Partick HA	50.5%
Dalmuir Park HA	46.9%
Clydebank HA	46.6%
Trafalgar HA	43.6%
Glasgow West HA	42.2%
Yoker HA	**41.8%**

The table above illustrates that of the thirteen landlords represented, the Association receives the lowest proportion of rent as direct payment of housing benefit or Universal Credit.

How affordable are the rents charged by the Association? (Continued)

Tenancy Sustainment

The Scottish Housing Regulator measures tenancy sustainment by asking landlords to confirm the percentage of tenancies created in the previous financial year that were sustained for more than one year. The table below illustrates the percentage of Association tenancies which commenced in the year to 31 March 2025 that were sustained for more than a year.

Landlord	Percentage of Tenancies sustained for more than one year
Kingsridge Cleddans HA	100.0%
Trafalgar HA	100.0%
Yorkhill HA	100.0%
Clydebank HA	98.5%
Glasgow West HA	97.3%
Cernach HA	96.4%
Drumchapel Housing Co-op	96.3%
Partick HA	96.1%
Wheatley Homes Glasgow	94.0%
Yoker HA	**93.2%**
Whiteinch & Scotstoun HA	92.6%
Scottish Average	92.5%
Dalmuir Park HA	90.4%
Pineview HA	90.0%

The Association's tenancy sustainment rates for the year to 31 March 2026 were the fourth lowest compared to the other thirteen local landlords. However, the Association's tenancy sustainment rates were higher than the Scottish average.

Of the tenancies that were not sustained for more than one year, none were terminated due to rent affordability concerns.

Tenancy Refusal Rate

During the year to 31 March 2026 the Association made fifty-five offers of housing to prospective tenants. Four (7.3%) offers were refused for various reasons. No offers of housing were refused on the basis of affordability concerns relating to rent levels. This indicates that prospective tenants consider the Association's rent levels to be affordable.

How affordable are the rents charged by the Association? (Continued)

Tenant Satisfaction

The latest tenant satisfaction survey conducted by the Association indicated that **88.46%** of tenants said they were satisfied with the overall service provided by the Association. This was better than the current Scottish average of **87.60%.**

The latest tenant satisfaction survey conducted by the Association also indicated that **85.00%** of tenants said they felt that the rent they paid for their property represented good value for money. This was better than the Scottish average of **82.01%.**

In conclusion, the latest satisfaction survey results show a high level of satisfaction with the rent that tenants pay in relation to the service that is provided. The results suggest that tenants consider their rent levels to be affordable and represent good value for money.

Scottish Federation of Housing Association (SFHA) Rent Setting Tool

The SFHA has developed a Rent Setting Tool that allows landlords to measure current rent levels as a percentage of income. The Association used the Tool to measure how affordable average rent levels for two apartment properties are for single people on different income levels. The Tool was also used to measure how affordable average rent levels for three, four and five apartment properties are for couples on different income levels. The average weekly rents were measured against the following income levels:

- Moderate income for the Glasgow area.
- Real Living Wage.
- Minimum wage for those aged 21 or over (National Living Wage).
- Minimum wage for those aged 18 and 20.

The analysis indicates that the average rent for two apartment properties is considered affordable for a single person who earns at least the equivalent to the national living wage. The average two apartment rent was considered moderately affordable for those aged between 18 and 20 earning the minimum wage.

The analysis indicates that the average rent for three apartment properties is considered affordable for couples comprising of 1 full-time and 1 part-time worker who earn at least the equivalent to the minimum wage for people aged between 18 and 20.

The analysis indicates that the average rent for four apartment properties is considered affordable for couples comprising of 2 full-time workers who earn at least the equivalent to the minimum wage for people aged between 18 and 20. The average rent level for four apartment properties is also considered affordable for couples comprising of 1 full-time and 1 part-time worker who earn at least the equivalent to the minimum wage for people aged between 18 and 20.

The analysis suggests that the average rent for five apartment properties is considered affordable for couples comprising of 2 full-time workers who earn at least the equivalent to the minimum wage for people aged between 18 and 20. The average rent level for five apartment properties is also considered affordable for couples comprising of 1 full-time and 1 part-time worker who earn at least the equivalent to the minimum wage for people aged 18 and 20.

The impact of rent increase levels on the future provision of services to tenants

An annual rent increase of not less than inflation would allow the Association to continue with investment and improvement in its properties over the long-term. The table below provides a breakdown of the expenditure relating to cyclical repairs and improvement works to properties over the last five years to 31 March 2026.

Works Description	Expenditure
Bathroom replacements	£847,861
Central heating replacements	£438,052
Kitchen replacements	£1,126,245
Environmental improvements	£22,334
Gutter & roof maintenance	£367,077
Window replacements	£30,099
Stonework repairs	£484,628
Close decoration	£327,436
Gas servicing	£122,337
Electrical, Fire & CO upgrades	£139,878
Rear Screen Repairs	£85,838
Total	**£3,991,785**

In addition to the cyclical programmes and improvements noted in the table above, the Association also uses rent charged to tenants to fund reactive repairs that are reported by tenants on a day-to-day basis. The Association has spent **£1,755,265** on reactive repairs over the last five years to 31 March 2026.

By applying a rent increase of not less than inflation, the Association would be aiming to continue with investment and improvements in its properties over the long-term. If the Association were to apply lower rent increase levels, this would be detrimental to the Association's ability to maintain investment and improvements in its properties.

Summary

This document provides tenants with the following information:

- How the Association uses its rental income;
- How the Association's rents compare to those charged by other landlords;
- How affordable are the rents charged by the Association; and
- The impact of rent increase levels on the future provision of services to tenants.

The key information contained within this document is summarised below:

Comparability

An analysis of weekly rents set by landlords for 2025 / 2026 as published by the Scottish Housing Regulator shows that on average, the Association's rent levels are generally lower than those charged by the other housing associations that operate in the north-west of Glasgow and Clydebank.

The Association increased its rents by 4.9% for the year commencing 1 April 2026. An analysis of each landlords average weekly rent for 2025 / 2026, uprated to reflect their rent increase from 1 April 2026, shows that on average, the Association's rent levels for 2026 / 2027 are the second lowest when compared to those charged by other housing associations that operate in the north-west of Glasgow and Clydebank.

Affordability

Statistics published by the Scottish Housing Regulator in relation to direct payment of housing costs, tenancy sustainment rates and tenant satisfaction survey results suggest that the Association's rents are affordable to tenants and considered to represent good value.

Measuring the affordability of the Association's average weekly rents as a percentage of income using the Scottish Federation of Housing Association's (SFHA) Rent Setting Tool indicates that current rent levels are affordable to most working households.

Viability

The Association also uses rent charged to tenants to fund reactive repairs that are reported by tenants on a day-to-day basis, cyclical repairs and improvement works. The Association's short-term budgets continue to indicate no viability concerns based upon current rent levels. However, the Association's long term financial projections indicate that a rent increase of less than inflation may jeopardise the Association's ability to fund future major property repairs and development.