



Thank you

FOR COMING TODAY

This session explains the proposed 6.8% rent increase for 2026/27

We'll set out:

- Why the increase is being proposed
- How affordability has been checked
- How our rents compare with other landlords
- We'll then hear your feedback at the end



jargon buster + references



RSL =
Registered
Social
Landlord

CPI =
Consumer
Price
Index

RSL comparability data taken from



Scottish Housing
Regulator

available online

CPI information taken from



Office for
National Statistics



What Today Is (and isn't) About

Being clear from the start

This session **IS about**

- Explaining the business case for the proposal
- Being open about the pressures we're facing
- Understanding the impact on tenants
- Hearing your views and concerns

This session **IS NOT about**

- Starting from a blank sheet
- Ignoring rising costs
- Suggesting there is no business need for an increase

Key point:
The **business need for a 6.8% increase** remains, but your views still matter



Service charges 2026/27

- 1) Set independently from rents
- 2) Reflect the cost of providing the service
- 3) Reconciled to offset surplus/deficits accrued



APRIL 25

Ramora

JULY 25

Caledonian
Maintenance

Q4 25/26

Re-tendering

Q1 26/27

Transition /
Mobilisation period

PROPOSAL

- Costs projected at same level as 2025/26
- Reconciliation during 2026/27
(once contract awarded)
- Surplus/deficits reflected in charges for 2027/28

FEEDBACK?



How We Set Rents

Our three rent policy drivers

Every year, rent decisions are based on balancing:

- **Cost** – what it costs to run and maintain homes
- **Affordability** – what tenants can reasonably afford
- **Comparability** – how our rents compare with other landlords





COST: Why Costs Are Rising

The reality facing housing associations



Inflation remains high across the housing sector

Rising costs include:

- Repairs and maintenance
- Utilities and energy
- Staffing and contractor costs
- Energy standing charges, particularly gas, are expected to rise again from April 2026
- Supply chain pressures continue due to global events

Bottom line: It costs more to deliver the same services than it did in previous years.



COST: Why a 6.8% Increase Is Being Proposed

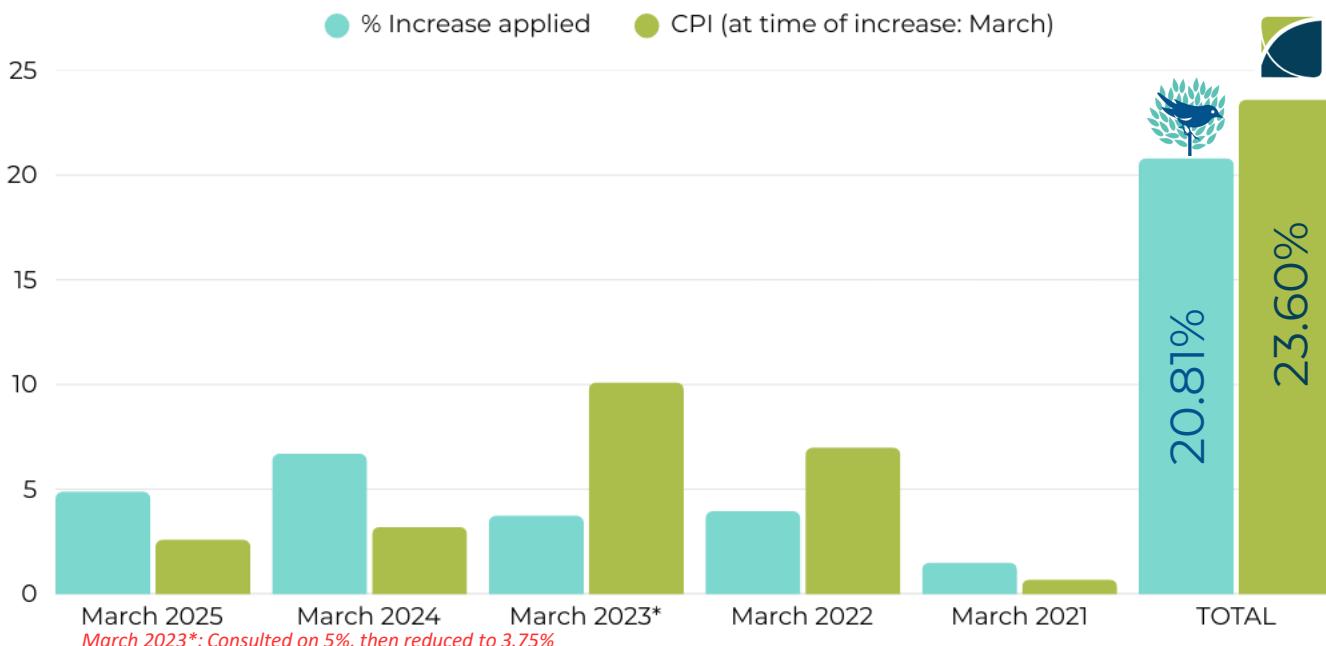
How we arrived at this figure

The proposed increase is

CPI
+3%

In recent years, GWHA applied below-inflation rent increases. This created a **2.8% cumulative shortfall** which we require to recover. This supports:

- Essential repairs
- Planned investment
- Long-term financial stability





COST: What If The Increase Was Lower?

Options were tested

Lower rent increase options were carefully explored.



These options would:

- ✗ Reduce money available for repairs and investment
- ✗ Put pressure on service delivery
- ✗ Increase the risk of future borrowing



The 6.8% proposal:

- ✓ Delivers positive cash flow
- ✓ Avoids long-term borrowing under current assumptions



Key message: Lower now would mean higher risk later



AFFORDABILITY: What We Mean by “Affordable”

How affordability is measured

1. **Primary test:** Moderate incomes – 30% of household income
Tested using national earnings data (ASHE) to model typical household incomes. This is GWHA's main affordability benchmark.
2. **Additional test:** Lower incomes – 25% of household income
Same testing, applying a more challenging 25% standard for households on lower incomes.
3. **Local Housing Allowance (LHA)**
Maximum rent covered by Housing Benefit or Universal Credit

34



Office for
National Statistics



Key message:
Affordability is tested independently, not assumed

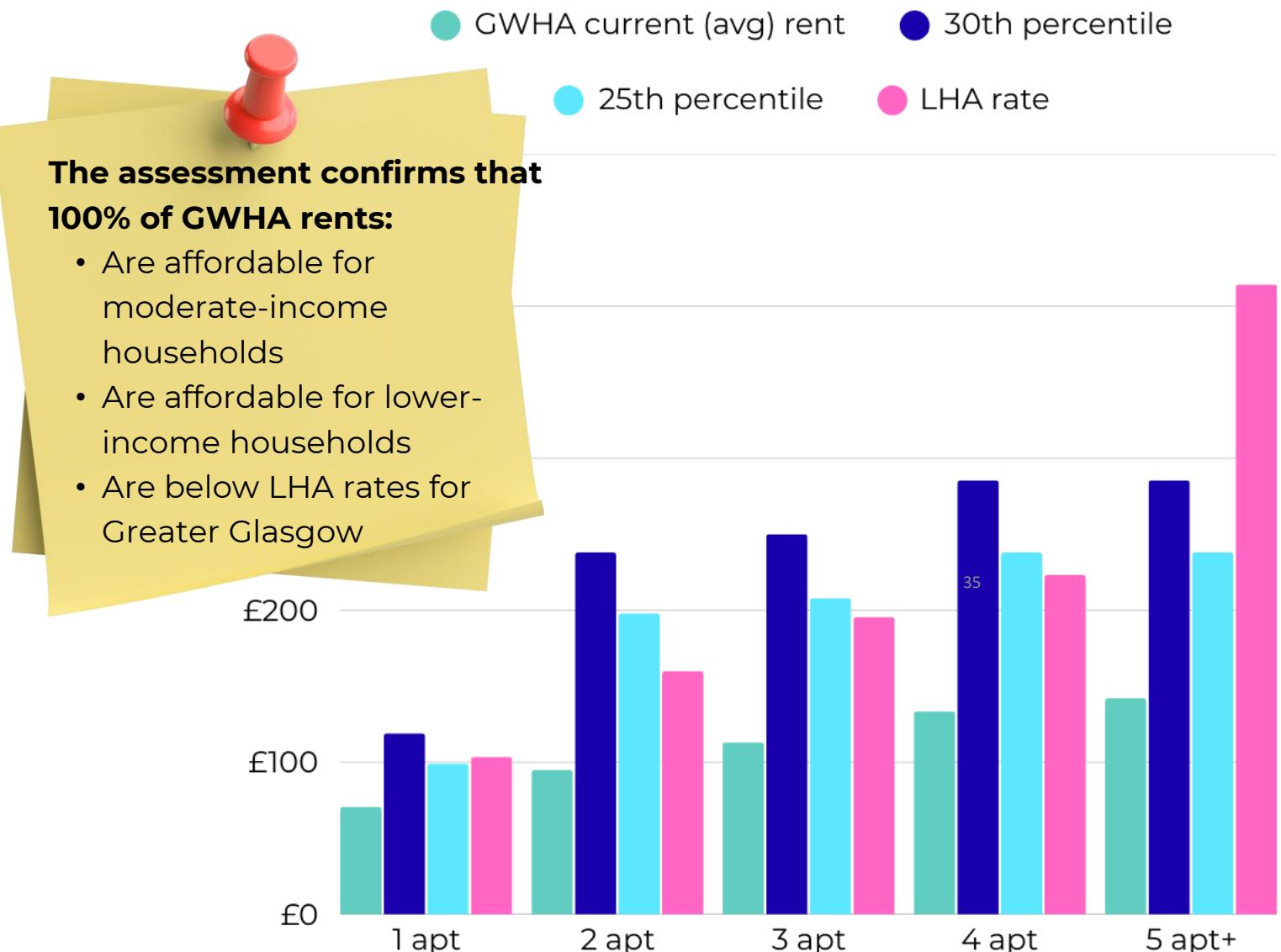


HM Revenue
& Customs



AFFORDABILITY: What the Checks Show

Strong reassurance



This gives assurance, while recognising pressures still exist



AFFORDABILITY: What 6.8% Means In Practice

Average weekly rent examples by property size

These are average figures

individual circumstances will vary



Size	Current	With 6.8% increase
1 apartment	£70.67 ³⁶	£75.48
2 apartment	£94.73	£101.17
3 apartment	£112.98	£120.66
4 apartment	£133.56	£142.64
5+ apartment	£142.10	£151.76



AFFORDABILITY: Why Rent Decisions Matter Long-Term

The bigger picture



Each 1% of
rent =
approx.
£85k per
year



Over 30 years that's
£2.55m

This funds: Repairs and maintenance



Customer services



Investment in homes



This is why there is
**limited scope to
reduce the proposal**
without consequences





AFFORDABILITY: Support for Tenants

Recognising real pressures

We know household budgets are under strain. Support includes:

WELFARE BENEFITS & MONEY ADVICE



FESTIVE PAYMENTS FOR FAMILIES

FOOD SUPPORT
via the Pyramid in Anderston



HOUSING PERKS
Tenant discount app

CRISIS ENERGY PAYMENTS
through the Fuelband Foundation



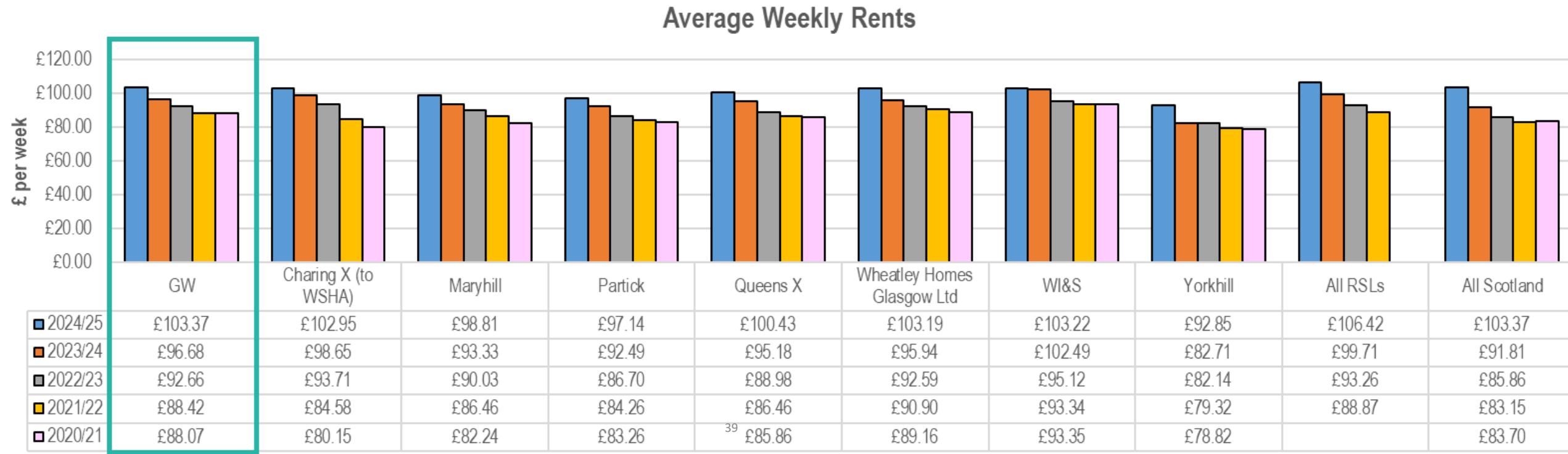
Continued suspension of
RENT RESTRUCTURING

Support sits alongside the rent decision - not separately from it



COMPARABILITY: How Our Rents Compare

Looking beyond GWHA - average rents



GWHA Average Rents:



Below RSL average rent figures



Same as Scottish national averages



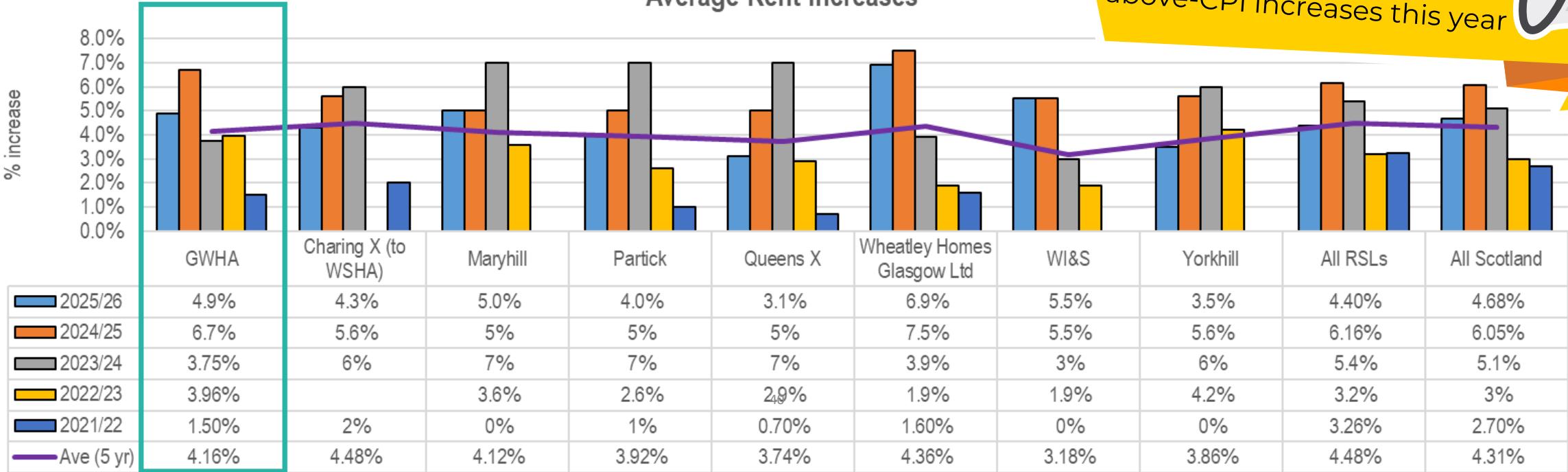
COMPARABILITY: How Our Rent Increases Compare

Looking beyond GWHA - rent increases

Early sector indications suggest many Housing Associations will apply above-CPI increases this year



Average Rent Increases



Over the past 5 years GWHA rent increase have been overall:

➤ **Lower** than average RSL increases

➤ **Lower** than averages increases for all social landlords across Scotland

Costs continue to rise

Rents remain affordable

Rents remain comparable

Lower increases create longer-term risk

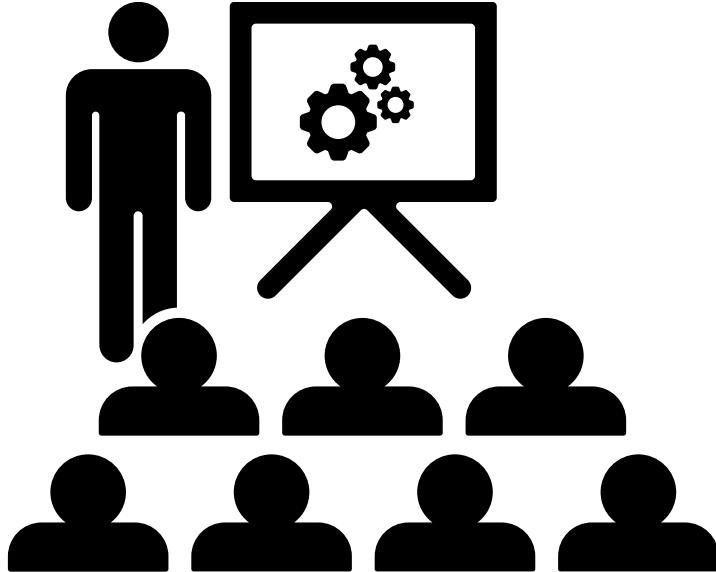
Support is available for those who need it

This proposal represents a difficult but balanced decision



What the Consultation Can Influence

Being clear and honest

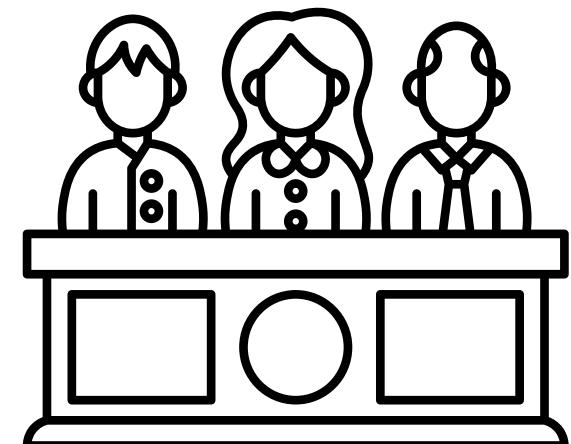


The consultation will help us understand:

- The impact on households
- Key concerns and pressures
- What support matters most
- Tenant priorities going forward

The overall business need for 6.8% remains, but your feedback will inform:

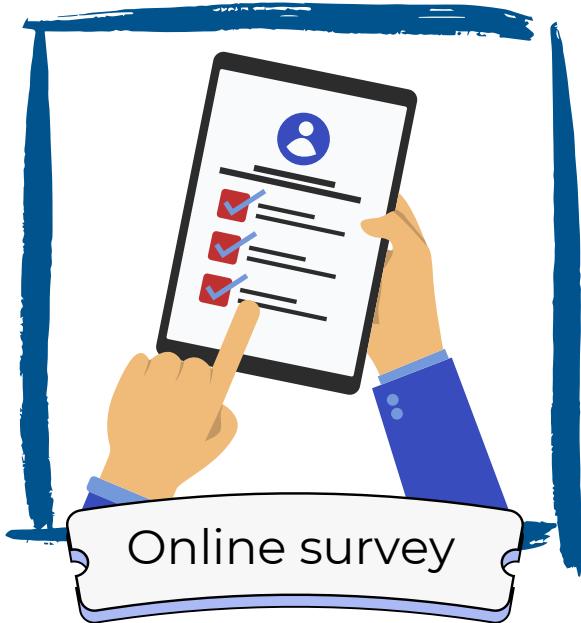
- How we respond
- What mitigations matter
- The final recommendation to Committee





Feedback Mechanisms

Your voice matters



Online survey



Newsletter tear-off slip



Staff outreach calls



ATC feedback

Next steps:

Feedback collated

Management Committee considers responses

Final decision made end of January

New rent takes effect from 28 March 2026



Thank You
We're ready to listen

Thank You

for taking the time to engage
We appreciate that views will differ

We'll now move to
questions and feedback





Questions

Question from BMc

Our building intercom has no voice function, only an announcing buzzer and door entry function. This makes it impossible to identify anyone seeking entry into the building. Could you advise if and when this can be fixed?

Answer

The work order was issued to the contractor on the 6th of January and has a completion target date of the 19th of January. WKO20173373.



Questions

Question 1 from AR

With cycling increasing in Glasgow and with Glasgow's active transport strategy goals, what is GWHA doing to support residents who choose to use cycling as their primary mode of transport?

Answer

At this time there are no plans to install bicycle storage within SVT complex area, we would advise all residents that bikes should be kept within your home. Should we look to implement bicycle storage we will ensure all residents are informed.



Questions

Question 2 from AR

In regard to the recent news that X is being used to create and distribute thousands of deepfake sexualised images, including images of children, why does GWHA continue to regularly post to this platform? Why not stop posting immediately and distribute information through other channels which do not specialise in creating harm towards women and girls?

Answer

We recognise the seriousness of recent reports about the misuse of online platforms. Harm towards women and children is unacceptable and we share those concerns. At present, platforms like X are widely used by tenants and partner organisations, which is why we have used them to share service information. That said, we are actively reviewing all our communication channels to ensure they align with our values, including whether alternative platforms would be more appropriate. We appreciate these concerns being raised and they will inform that review.

SHAPING THRIVING COMMUNITIES

FEEDBACK



Your Views Shape Your Services



SHAPING THRIVING COMMUNITIES

RAFFLE



Your Views Shape Your Services



SHAPING THRIVING COMMUNITIES

AGM
Thursday
25 / 06 / 2026

Conclusion, Thanks and Close

Your Views Shape Your Services

