

Rent Consultation 2026/27



Your Opinion Matters....



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Rent Increase Consultation 2026/27.....

Each year we look at the different challenges we need to meet then consult with our tenants.



We are committed to:

- ✓ Keeping your rents fair and affordable
- ✓ Investing in your homes, services and communities
- ✓ Listening to your views before any decision are made

Over the past few years, we have worked hard to keep rent increases as low as possible as we understand the rising living costs have affected everyone including us as your landlord.

Like many organisations, we are facing higher costs to deliver the services you rely on including repairs and maintenance and improvements to your home and community. The increased costs for materials and contractor costs to carry out repairs, maintenance, investment work and running costs have a massive impact on our budget.

We understand that any rent increase can be concerning and we want to reassure you that every effort has been made to keep the proposed increase as low as possible, whilst ensuring that we continue to invest in your home and maintain the essential services you rely upon.

This document outlines the proposed rent increase for 2026/27 and why it is the lowest possible rent increase to maintain the current level of service and spend on your homes.

We are keen to hear your views on the proposals we have for next year's rent charge. We listen to and value your views and encourage you to **"have your say"** on the proposed rent increase.

Keeping your rent charge as reasonable as possible is important to us.

Why do rents need to increase?

We understand that any rent increase is unwelcome. However, over the past few years' inflation has risen sharply especially in the cost of materials, repairs, labour, and other essential services. These costs are still increasing, and this puts pressure on our ability to maintain and improve your homes. To continue providing safe, good quality housing and services, we need to adjust rents in line with rising costs.

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Our challenges.....

Rental income directly impacts on our ability to continue to spend on the services to you, our tenants. This includes delivering on repairs and maintenance and invest in upgrading your homes.

We want our rents to remain affordable however the cost of living still impacts greatly on household costs and the financial challenges we face as a landlord.

As your landlord, we must ensure the Co-operative remains financially viable by:

- ✓ looking at how we can balance increasing costs
- ✓ prioritise what we do
- ✓ maintain and invest in our homes
- ✓ deliver core services
- ✓ keeping our rents affordable to our tenants

Our proposals.....

While our 5-year projections allow for an increase of CPI + 1%, our Business Plan indicates our rent inflation assumptions have been projected at 6% for 2026/27.

Historically, when considering a rent increase our Business Plan projections have been set at Consumer Price Index (CPI) plus an additional 1%.

What is the Consumer Price Index (CPI)?

The Consumer Price Index (CPI) is a measure of how much the cost of everyday goods and services change over time. It tracks the prices of things like food, clothing, rent, transport, and household bills to see whether they are going up or down. When CPI rises, it means the cost of living is becoming more expensive, when it falls or stays the same, prices are steady or decreasing. Governments and businesses use CPI to understand inflation and make decisions about wages, benefits and budgeting.

The Consumer Price Index (CPI) has averaged at 3.7% from April to September this year and over the last 3 months July, August and September has remained unchanged at 3.8%.

Given this, we are proposing to apply CPI + 1% to the rent increase for 2026/27 as this option is the lowest increase possible which will allow us to maintain the current level of service and spend required to maintain our homes.

This would result in a rent increase from 1 April 2026 of Consumer Price Index (CPI) in October (September) of $3.8\% + 1\% = 4.8\%$.

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Law View – Service Charge review

Incorporated in the rent review process is the service charges at Law View. These charges cover the communal costs associated with the management, maintenance, and operational costs of service and facilities within the complex.

Our Finance Manager has carried out a service charge review in light of actual expenditure recorded for the previous financial year. The review ensures that service charges remain fair, transparent, and reflective of actual operational and maintenance costs.

Included within this consultation will be the review of the service charge in light of actual expenditure recorded for the previous financial year.

This will only apply to residents within the retirement complex at Law View.

Are your rents value for money?

It is very important that we understand what matters to you, our tenants, when it comes to how we invest in your homes and in the housing services we deliver to you.

We appreciate that due to the continued financial challenges any increase in rent will affect household's finances.

We are not complacent in this area and are always looking for ways to deliver our services more efficiently to keep our cost down without negatively impacting on the quality of our service.

We are committed to ensure the rent and service charge (if applicable) delivers genuine value for money. This means providing well maintained homes, reliable services, and tenancy support, while keeping costs as fair and transparent as possible.

Our aim is to balance affordability with the quality and sustainability of the services we provide.



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How much did the rents increase in previous years?

The table below shows rent increases over the past six years compared with neighbouring Registered Social Landlords and the Scottish Average.

	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26
Garrion	2.5%	1.7%	3.1%	5%	5%	3.3%
Trust	1.7%	1.5%	4.2%	7%	7.43%	4.81%
Abronhill	2.5%	1.7%	4.2%	7%	6.6%	4.3%
Clydesdale	2.7%	1%	2%	7.5%	5%	3.7%
Lanarkshire	2.7%	0%	2%	4%	7%	4%
Scottish Average	2.49%	1.22%	2.98%	5.14%	6.05%	4.68%

The table below shows our rent levels for our one bedroom property is historically below the average of neighbouring Registered Social Landlords and the Scottish Average.

Average weekly rent for 1 bedroom	Garrion	Trust	Abronhill	Clydesdale	Lanarkshire	Scottish Average
2024/25	£83.06	£149.85	£95.51	£92.12	£85.44	£93.27
2023/24	£79.10	£141.69	£89.91	£87.07	£79.81	£87.81

The table below shows our rent levels for our two bedroom property is historically below the average of neighbouring Registered Social Landlords and the Scottish Average.

Average weekly rent for 2 bedroom	Garrion	Trust	Abronhill	Clydesdale	Lanarkshire	Scottish Average
2024/25	£88.91	£112.55	£100.35	£98.55	£100.18	£96.00
2023/24	£84.67	£105.28	£94.05	£93.22	£93.60	£90.24

It is recognised however, that our three bedroomed newbuild properties are still slightly above the average of neighbouring Registered Social Landlords and the Scottish Average.

In light of this information, we are proposing to apply a 3.8% (CPI only) rent increase to three bedroomed newbuild properties across our stock. This will help us bring the rent charge more in line with that of other local Registered Social Landlords and the Scottish Average.

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Affordability measures

We remain committed to keeping our rent levels affordable as possible, while continuing to deliver on your priorities and ensuring high levels of tenant satisfaction.

We have utilised the Scottish Federation of Housing Associations (SFHA) Rent Affordability Toolkit. This allows the Co-operative to consider our rents using a recognised measure of affordability based on tenant's various income streams/scenarios.

Using these measures, we found the majority of our rents are affordable, with the exception of those who live alone in a three bedroomed newbuild property.

However, these cases are no longer showing "not affordable" but are showing as "less affordable" due to the lesser phased increase applied to these properties.



Proposed Rent Increase

4.8% rent increase for all properties with the exception of 3 bedroomed newbuild properties where it is proposed to apply a 3.8% rent increase from 1 April 2026.

What does this mean to my rent charge?

A rent increase of **4.8%** will add **£4.36 per week** to the **average rent** across all properties.

A rent increase of **3.8%** will add **£4.61 per week** to the **average rent** for a 3 bedroom newbuild property.

Are rent and service charges still eligible for benefits?

Generally, rent and service charges are eligible for housing benefit and universal credit. If you are currently in receipt of benefits, we expect they will increase to cover the impact of the proposed increase for 2026/27.

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What help can we offer?

If you are struggling to make ends meet or pay your rent contact Joanna McNally, your Housing Officer as soon as possible at joanna@gphc.org.uk or phone on **07733 919333**.

If you wish an appointment via our AFTAR Project with Lucy and Lesley our Income/Money Advisers contact the office direct on **01698 687222**. They can support you to maximise your income and obtain advice with benefits, finance and budgeting.

What happens next?.....

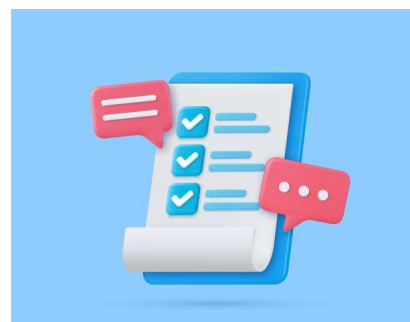
Please complete the Rent Review Questionnaire sent along with this document by **7 January 2026** about the proposed rent increase.

All feedback will be reported to the Co-operative's Management Committee in January 2026.

We will write out to all tenants by the end of February 2026 to advise you what your rent will be from **1 April 2026**.

There are several ways you can share your feedback on this consultation:

- ✓ Go to our website **www.gphc.org.uk**
- ✓ Phone a member of staff on **01698 687222**
- ✓ Text your response to **07733 919333**
- ✓ Respond via email to **enquiries@gphc.org.uk**
- ✓ By completing and returning the form provided along with this leaflet and returning to the office or by using the post box which is located on the wall at the front of CentrePoint.



Different Formats

If you would like help, including translation, to complete this questionnaire, please ask any member of staff, call **01698 687222** or email **enquiries@gphc.org.uk**

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As part of the rent consultation process a Rent Review Focus Group Meeting is scheduled for **Tuesday 13 January 2026** and the feedback will be taken to the Management Committee Meeting at the end of January 2026.

If you are interested in taking part in this Focus Group, please contact **elaine@gphc.org.uk** for further details.

In addition, you can *“Have Your Say”* by completing the attached Rent Consultation Feedback Form. The closing date for the consultation period is **7 January 2026**.

All feedback from the consultation process is important and will help the Management Committee make their final decision. You will receive a letter in February advising of their decision with details of your rent charge from 1 April 2026.

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