



Rent Increase Consultation for 2027/2028



Your rent. Your services. Your say.

Proposed rent increase for 2027/28: 5.5%

We know household budgets continue to be stretched, and we understand that no one welcomes an increase in their rent. That is why we have looked carefully at what WSHA needs to maintain your homes, provide good-quality services and remain financially strong, while keeping the proposed increase as low as we reasonably can.

As a registered Scottish charity, the income WSHA receives is used to support our charitable aims and the homes and services we provide. This means the rent we receive helps us maintain and invest in your homes and continue providing the services our tenants rely on.

**We are proposing to
increase rents by 5.5%
from 1st April 2027.**

Before any final decision is made, we want to hear what you think.

In this consultation, we explain:

- why we are proposing a 5.5% increase;
- what this would mean for your monthly rent;
- where your rent money is being invested;
- what support is available to tenants; and
- how we have responded to the priorities you have already told us about.



You have until 30th November 2026 to share your views.

Why are we proposing 5.5%?

We have carefully considered the level of rent income WSHA needs to continue maintaining homes, delivering services and meeting our financial commitments.

A 5.5% increase is currently proposed for 2027/28.

This increase is expected to provide approximately £430,100 in additional rental income during 2027/28, helping WSHA meet increasing costs while continuing to provide the services and investment our tenants rely on.

The proposed 5.5% would help WSHA continue to:

- ✓ maintain safe, good-quality homes
- ✓ provide responsive repairs
- ✓ meet our safety and compliance responsibilities
- ✓ plan responsibly for future investment
- ✓ provide estate and housing management services
- ✓ provide Welfare Rights and financial support
- ✓ support community services and activities

We believe 5.5% provides the appropriate balance between protecting services and investment and keeping the increase to tenants as low as reasonably possible.

But no final decision has been made. That is why your feedback matters.

What would a 5.5% increase mean for me?

The proposed increase would take effect from 1st April 2027.

We understand that even a relatively small change in rent can make a difference to household budgets. The table below shows the proposed increase based on our current average rents, so you can see what 5.5% could mean in pounds and pence.

Apt Size	Current Average Weekly Rent	Current Average Monthly Rent	Proposed Monthly Increase	Proposed Average Monthly Rent
1 apt (Studio)	£97.89	£424.19	£23.33	£447.52
2 apt (1 bed)	£109.31	£473.68	£26.05	£499.73
3 apt (2 bed)	£115.65	£501.15	£27.56	£528.71
4 apt (3 bed)	£130.50	£565.50	£31.10	£596.60
5 apt (4 bed)	£138.18	£598.78	£32.93	£631.71

Please note that these are average figures and may not reflect your actual rent charge. We will tell you about your individual rent before any new charge takes effect. If you are worried about how an increase could affect you, our Housing Services and Welfare Rights teams are here to help.



Your rent invested back into your homes

Around £4.5 million was invested in planned, cyclical and reactive repairs and void properties during 2025/26.



175 new
kitchens circa
£1,300,000



88 new
bathrooms circa
£340,000



90 new
boilers circa
£220,000



21 properties with
new windows circa
£150,000

As part of the Associations continued property investment 430 properties received Cavity Internal Wall Insulation works at a cost of £2.4m, this value is not recorded within WSHA's Financial Statements as the investment was fully funded by the Scottish Government ECO4 initiative

£0 cost to WSHA



External painting
is now complete
across 60 blocks
circa **£80,000**



23 communal
stairwells painted
circa **£100,000**



100% compliance
with CP12 gas
safety checks circa
£200,000



100% compliance
with EICR electrical
safety certificates
circa **£60,000**



Other compliance
inspections circa
£160,000



300 properties
fitted with
environmental
sensors circa
£250,000



14 medical
adaptations circa
£60,000



4,455 reactive
repairs completed
circa
£900,000



85 void properties
completed and
let within the
reporting year circa
£600,000



Cyclical
gutter
cleaning
completed
to 1,186 properties
circa **£80,000**

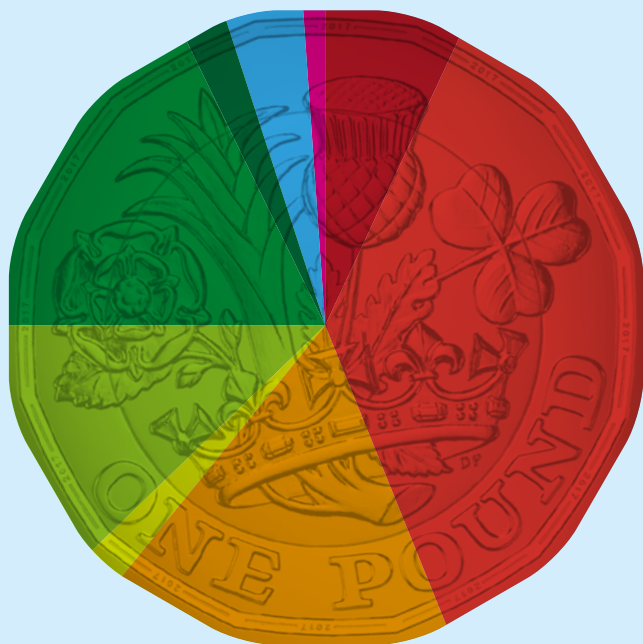
Total Investment:

approximately £4.5 million

YOU HAVE UNTIL
30TH
NOVEMBER
TO SHARE
YOUR THOUGHTS



Breakdown of how each £ of rent was spent



Services	£0.07
Management and Maintenance	
Administration Costs	£0.37
Routine Maintenance	£0.17
Rent Loss from Bad Debts	£0.02
Major Repairs and Cyclical Expenditure	£0.12
Property Depreciation	£0.18
Wider Role	£0.02
Factoring	£0.04
Development	£0.00
Interest Payable	£0.01

Welfare Rights

530 tenants supported

£1.414m additional income secured

£2,669 average financial gain per household supported

Community Support
"Always feel good afterwards, great company & helpful if any problems."

Our Welfare Rights Team helps tenants:

- ✓ Access all the benefits and financial support they are entitled to.
- ✓ Providing representation and support with benefit challenges, mandatory reconsiderations, and appeals.
- ✓ Assist tenants experiencing financial hardship to maintain their tenancy and avoid arrears.
- ✓ Supporting vulnerable tenants through welfare reform changes and cost of living pressures.
- ✓ Improving tenants' wellbeing by reducing financial stress and uncertainty.
- ✓ Helping sustain tenancies and prevent homelessness by increasing household income.
- ✓ Providing a free, confidential, and independent service that tenants can access when they need support.

We are proud that our Welfare Rights service continues to make a real difference to the lives of our tenants, ensuring that those facing financial challenges have access to expert support when they need it most.



Real-Life Support Through Community Investment

At WSHA, your rent supports more than just your home. We invest in practical help, opportunities and activities that can make a real difference to you, your family and the wider community.

Working alongside The Whiteinch Centre, our Low Cost, No Cost approach gives tenants access to a wide range of support without adding further pressure to household budgets.



Community activities & events

Free access to activities including pantomimes, community meals, breakfast clubs, cooking classes, senior afternoon teas and school holiday programmes.



Community Shop

Free annual membership for tenants, providing access to affordable essential items and everyday support.



Money & energy support

Access to debt advice and energy support to help manage household costs and improve financial wellbeing.



Books for children

Through the Dolly Parton Imagination Library, children of tenants can receive a free book each month.



Education bursaries

Financial support towards books and equipment for tenants, or their children, who are attending college or university.



Making a house a home

Practical support for new and existing tenants with essentials such as carpets and white goods where assistance is needed.



More opportunities through partnership

By working with other organisations, we can connect tenants and families with employment advice, activities, school uniforms, bikes and bike repairs.

Our community investment is about providing support that can make everyday life a little easier, help your money go further and create opportunities for you and your family.

We want every tenant to know what is available and, importantly, to feel comfortable accessing it. Whether you need some practical help, support with household costs, activities for your family or simply want to get more involved in your community, we are here to help you make the most of the support your rent helps us provide.

Community Shop

"It's a great choice of food and there's no stigma when using it."

Community Shop

"I have tried things I would never have thought to try if it wasn't for the Community Shop."

Community Lunch

"There's a great community 'vibe'."



You told us. We listened.

Every year we carry out a Tenant Satisfaction Survey, and your feedback plays a vital role in shaping our community activities, identifying your priorities and helping us find ways to reduce the impact of rising costs. It also helps us focus on improving your wellbeing. In July 2026, 302 tenants took part in our Tenant Satisfaction Survey. You told us your priorities are:

- The Overall Quality of your Home (82%)
- Repairs and Maintenance (70%)
- Value for Money for your rent (32%)

In addition to this, you told us that your biggest concerns are:

- Food Costs (46%)



What you were worried about, and what we did

Last year you told us these concerns were:

Energy Costs (62%)

To address concerns raised last year, we secured funding through the Energy Redress Scheme to employ an Energy Advisor. Annette Matthews, our Energy Advisor, has provided invaluable support to tenants and community members by offering energy advice, liaising with energy suppliers, helping to reduce energy debt, and more recently assisting with applications for the Warm Home Discount Scheme.

Debt Repayments (45%)

In 2021, we began restructuring our rent system to create a fairer and more consistent approach, ensuring that tenants living in similar homes pay similar rents. We recognised that, for some tenants, the impact of the rent restructuring came in addition to the annual rent increase. To help minimise this financial pressure, we offset the additional cost for affected tenants last year at a total cost of £3,900.

We remain committed to supporting tenants through this transition and will continue this approach in 2027/28, helping to ensure that any increases resulting from the rent restructure are kept to a minimum and introduced as fairly as possible.

Food Costs (42%)

As in previous years, we have committed to providing 100 free shops through the Community Shop as a thank you to tenants who participated in our Tenant Satisfaction Survey. We also continue to prioritise inclusive food provision, including halal options, while our Community Meals programme remains well attended and continues to operate successfully.

Our Community Kitchen, launched in September 2026, has further strengthened our food and wellbeing activities, placing cooking classes and practical skills sessions at the heart of our community offer for residents in Whiteinch and Scotstoun.

Child-related Costs (38%)

We provided a range of free and low-cost activities for children and families during the summer, alongside seasonal events such as our Christmas Fayre. We will continue developing activities through The Whiteinch Centre that bring families together and help make days out and activities more affordable.

Your feedback doesn't simply sit in a survey. It helps us decide where support and investment are needed most.



Planning the next five years of investment

Over the past six years, WSHA has invested approximately £10 million in maintaining and improving our homes.

After 7 years of significant investment in our properties, we will be creating a new Asset Management Strategy that will inform our future investment across all properties. This will mean our investment programme will be paused to facilitate this and also look at what new investment contracts require to be procured as a consequence of the stock condition information we will validate during this process.

This does not mean work to maintain your home will stop. We will continue to provide reactive repairs, cyclical maintenance, safety and compliance work and manage empty homes throughout the year, supported by a budget of approximately £2.5 million.



Rent and service charges

Your rent currently includes the cost of a range of services alongside the cost of managing, maintaining and investing in your home. These include services such as estate management, close cleaning and the free bulk uplift service provided by WS Estate Services.

During 2027/28, we plan to review how rent and service costs are structured. We want to make charges clearer and more transparent, so tenants can better understand what they are paying for and how charges relate to the services provided.



Tenants' Voice Panel

The Tenants' Voice Panel is a group of tenants who work alongside WSHA to review policies, influence decisions and help shape the services we deliver. Panel members meet regularly to discuss key issues and provide feedback before anything is finalised, helping to make sure tenant voices are at the heart of what we do.

Every tenant is welcome to join. Whether you want to help improve your community, stay informed or make a difference in how things are run, this is a great opportunity to get involved. You don't need any previous experience, just a willingness to share your views and work with others.

If you're interested in joining or finding out more, we'd love to hear from you. Tick the box on your Rent Increase Consultation Form or get in touch on **0141 959 2552**.



Tenants' Voice Panel
"I feel I am getting heard, my opinion is being listened to, I don't feel ignored."



Now it's your turn

We are proposing a rent increase of 5.5% from 1 April 2027. Before the Board makes a final decision, we want to know what you think.

Have your say by 30th November 2026

You can:

- **Complete the survey online:** <https://www.surveymonkey.com/r/2QZYBYJ>
- **Scan the QR code:**
- **Call us: 0141 959 2552** and a member of staff can complete the survey with you.



Scan here for survey

- **Return the tear-off form to:** Whiteinch & Scotstoun Housing Association The Whiteinch Centre, 1 Northinch Court, Glasgow, G14 OUG



As a thank you for taking part, everyone who completes the survey will be entered into a prize draw as agreed, to win one of two £50 Amazon vouchers. Your feedback will help inform the Board's final decision on rents for 2027/28 and our wider services.

Please provide your name and address so we can confirm that you are a WSHA tenant. If you wish to enter the prize draw, we will also use these details to contact you if you win. We will only contact you about the Tenants' Voice Panel or your consultation response if you give us permission below.

Name	<input type="text"/>	Telephone No	<input type="text"/>
Address	<input type="text"/>	Postcode	<input type="text"/>
Email Address	<input type="text"/>		

I do not wish to be entered into the prize draw (leave blank if agree) ☐

1. After reading this consultation, do you have a clear understanding of what your rent pays for? ☐ Yes ☐ No ☐ Unsure

2. How do you feel about WSHA's proposal to increase rents by 5.5% from 1 April 2027?

- ☐ I support the proposed increase
☐ I do not support the proposed increase
☐ I am unsure

Please tell us why:

3. How affordable do you currently find your rent?

- ☐ Very affordable ☐ Neither affordable nor unaffordable ☐ Fairly unaffordable
☐ Fairly affordable ☐ Very unaffordable

4. How do you pay your rent?

- ☐ Full Payer ☐ Full Housing Benefit ☐ Full Universal Credit ☐ Partial Housing Benefit ☐ Partial Universal Credit

5. If WSHA had to reduce spending to keep the rent increase lower, which areas do you think should be protected most? (Please select up to three.)

- ☐ Repairs and maintenance ☐ Welfare Rights and financial support
☐ Investment in homes ☐ Community services and activities
☐ Safety and compliance work ☐ Other
☐ Housing and estate management

6. What would you like to see WSHA doing, or doing more of?

7. Would you be interested in joining the Tenants' Voice Panel to find out more about WSHA and help shape our services? ☐ Yes ☐ No

8. If you said yes to joining the Tenants' Voice Panel, can we contact you with more information? ☐ Yes ☐ No

9. Are you happy for a member of WSHA staff to contact you to discuss the comments you have made in this consultation? ☐ Yes ☐ No