

2026/2027

Rent and Service Charge Consultation – Sheltered Housing

Why are We Writing to You?

Rent Harmonisation – Final Phase

Last year, DPHA introduced a new rent setting policy. To ease the transition, changes were phased in over 2 years. This year is the final phase of the rent harmonisation process and your rent increase will be calculated in line with the Rent Setting Policy, with the approved increase for 2026/2027 applied to our rent setting model.

We are therefore carrying out our annual rent and service charge consultation process as usual before our Board meets at the end of January to hear your feedback on our proposals and make the final decision on the rent increase to be applied and the service charges for the coming financial year, 2026/2027.

Annual Review of Rent & Service Charges for 2026/27

Based on the information contained within this leaflet we want to hear your views about either a **5.3% or a 5.8%** rent increase for 2026/27. The financial effect of these two rent increase options would result in an increase of between £17.41 to £19.06 per month based on the base rent charge (one bedroom flat) on DPHA's rent setting model. If you live in a larger flat or live in a house, then you may see a larger increase in your rent.

As part of the rent review, we will also be reviewing our service charges, which are charged in addition to the rent, and the detail of these charges are contained in this leaflet on page 4.

Increasing rents is not a decision taken lightly, please be assured that we do understand the impact of any increase in these challenging times and want to assure you that the proposed increase for 2026/2027 has been carefully considered, striking the necessary balance between the needs of our tenants and the economic challenges we all face.

Inflation fluctuated throughout the year and as of November 2025 CPI sat at 3.6% (in comparison to 2.3% at the same time last year), we also continue to have to consider the rising prices of our repair work, component replacement expenditure and staffing costs. To ensure we can continue to deliver on our quality services and ambitious improvement plans we are proposing an increase at either 5.3% or 5.8%.

Why is rent setting so important?

Our rental income allows us to deliver our services to you. Like other housing associations, we are a not-for-profit organisation. This means that the money collected from rents is invested directly back into the Association, which in turn allows us to spend money on maintaining and improving our homes and the environment; provide ongoing community initiatives as well as managing our housing stock now and in the future. Each year the Board agrees a Budget for the forthcoming year and our income determines what we can spend on our services now and in the future.

In 2025/26 we will also continue to provide services that really matter to our tenants such as repairs, property improvements and delivering all our other services as best as we possibly can. Keeping our rents and service charges affordable, especially during these challenging times remains a priority for us.

How was your rent spent during 2025/26?

This year we have committed to the following investment works:

- 27 Bathroom replacements
- 40 Kitchens
- 50 Window replacements
- 20 boiler replacements

Other than the investment works we completed in properties, your rent was also spent on day-to-day property maintenance including fixing heating breakdowns and repairs; plumbing issues such as pipes, sinks, showers and taps; Joinery repairs for kitchens, windows, doors, lighting within closes and backcourts, controlled entry doors, clearing bulk from bin stores and back courts, and much more as well as funding community projects with our partners at Community Links & Citizens Advice Scotland.

What are we planning for 2026/27?

Investments to our properties in the coming year have already been identified as they are planned years in advance to allow us to prepare and pay for them. The improvements we hope to carry out are likely to include:

- Window replacements
- Kitchen upgrades
- Major stonework repair programme at Agamemnon St & 427 Dumbarton Road
- Close painting and external upgrades to fences / front gardens
- Contingency fund for boiler & bathroom upgrades where required

Various factors are likely to influence our ability to progress the improvements works noted above – the rate of inflation remaining high; contractors increased costs; shortages of materials and scaffolding; delays in manufacturing to name a few.

The costs to you: 2026/27 Rent Increase

Just like the budgeting you do at home, there are choices we can make based on your views. The important thing is we need to hear your thoughts on our proposals.

The Board has agreed that we should consult with you on 2 possible rent increase options. These are **5.3% and 5.8%** for 2026/2027. This represents CPI (3.6% November 2025) plus either 1.7% or 2.2%.

We remain committed to keeping rents as low as possible without detriment to the long-term financial viability of the Association.

Here is an indication on how the 2 rent increase options will affect the average rent in 2026/27. Please note these figures DO NOT include the service charges.

5.3%	Current Average weekly rent 2025/26	5.3% Increase applied to the rent model	Weekly Overall Increase
1 Apt	£63.78	£64.23	£0.45
2 Apt	£76.66	£81.01	£4.35
3 Apt	£87.78	£94.44	£6.66
4 Apt	£104.45	£116.37	£11.92
5+ Apt	£131.09	£143.83	£12.74

**Exclusive of service charges*

Increasing the rent by **5.3%** generates additional income of **£217,979** for the Association.

5.8%	Current Average weekly rent* 2025/26	5.8% Increase applied to the rent model	Weekly Overall Increase
1 Apt	£63.78	£64.94	£1.16
2 Apt	£76.66	£81.39	£4.73
3 Apt	£87.78	£95.89	£8.11
4 Apt	£104.45	£116.93	£12.48
5+ Apt	£131.09	£144.42	£13.33

Increasing the rent by **5.8%** generates additional income of **£232,782** for the Association.

Your Service Charges for 2026/27

Service charges are set based on the Association's actual cost of delivering each of the service elements to you. Service charges are recharged back to tenants in arrears, in other words we pay the invoices for the work and services, and we then recharge the costs back to you through a service charge. That's why services charges can go up or down from one year to the next; they are based on the exact costs.

We have used the actual costs for delivering services during the financial year 2024/25 to prepare the revised 2026/2027 service charges.

The table below details the monthly service charges and the changes that will be applied from **28th March 2026**.

Housing Support Services

DPHA are revising the way the charges for the housing support services are charged. These have previously been charged through your service charges but moving forward for 26/27 these charges will now be incorporated within the rent. This charge is integral to the provision of sheltered housing services, it is not an optional service charge and as such DPHA have suggested a revision to our Rent Setting Policy to include this charge within our rent setting model. The charge will continue to be revised on an annual basis and we will also let you know of any changes to the charge on an annual basis. The calculation of the total amount you pay has not changed, we are only changing the category under which it is charged.

The table below shows the charges, from 28/03/2026. The e £244.67 in respect of housing support services will be added to your rent charge.

Monthly Charge	2025/26 (service Charge)	2026/24 (to be included in rent)	Change
Housing Support Services	£208.15	£244.67	+£36.52

Your Service Charges for 2026/2027 will be:

Service Charges – Monthly	Current Charge 2025/26	New Charge for 2026/27	Change
TV Aerial maintenance	£0.44	£0.38	-£0.06
Door Entry Systems	£1.75	£0.66	-£1.09
Communal Fans	£0.00	£0.00	0
Estate Management – Grounds maintenance contract	£7.59	£7.37	-£0.22
Estate Management - Other	£3.89	£11.01	+£7.42
Stair Cleaning	£18.86	£17.47	-£1.39
Stair Lighting	£6.01	£8.93	+£2.92
TOTAL	£38.24	£45.82	+£7.58

We are already seeing the impact of the changes to the refuse collection imposed by West Dunbartonshire Council combined with the continue to see an increase in fly tipping of bulk items such as furniture, carpets and white goods being left by tenants in shared back courts and on pavements. **Remember, the cost of removing these items is now recharged through your service charges.** Every time that DPHA has to remove bulk from the areas surrounding our properties it is recharged back to you through the service charges the following year. We remove discarded bulk items to ensure the overall look of our area is maintained and to preserve the Health & Safety of our tenants, families, and members of the public.

If tenants and residents disposed of bulk appropriately in line with local authority refuse guidelines and recycling centres we would not need to remove nor recover the costs spent to ensure our shared back courts and pavements are clear of unwanted bulk items. If you have bulk waste to dispose of you should arrange uplift with West Dunbartonshire Council by calling 01389 738 282. There is currently a charge of £24.36 which needs to be paid in advance.

Alternatively take your bulk items to one of the Council's waste and recycling centres. Details can be found at www.west-dunbarton.gov.uk/recycling-and-waste/recycling-centres

How do our rents compare to other landlords?

Here is how our **average** weekly rent levels (inclusive of service charges) compare with local landlords and West Dunbartonshire Council for 2024/25. This information along with much more is available on the Scottish Housing Regulator website - www.housingregulator.gov.scot/comparison-tool

Size of property	DPHA	Trafalgar HA	Clydebank HA	Cordale HA	Knowes HA	Dunbritton HA	WD Council
Studio	£75.10	-	-	-	-	-	-
2 apt	£93.45	£79.70	£76.80	£116.55	£81.87	£92.03	£90.81
3 apt	£95.10	£84.42	£83.29	£94.98	£88.34	£99.68	£93.39
4 apt	£105.35	£94.43	£99.01	£100.74	£98.26	£106.31	£99.27
5+apt	£126.95	£102.66	£119.70	£108.56	£116.39	£113.04	£109.91

Here are some additional things we take into account when reviewing our rents and service charges:

- **Will the increase be affordable?** We use a tool-kit produced by the Scottish Federation of Housing Associations to ensure that the majority of our rents and service charges are affordable from our single person properties right up to family homes.
- **Do you think our services offer value for money?** We consider the feedback we receive from our tenants throughout the year. This question is asked as part of our quarterly sample tenant satisfaction surveys.
- **Do our rents compare to those charged by other local landlords?** That's why we compare our rents against those charged by other local landlords.
- **Do our staff have the resources available to them to deliver excellent services to you?** We make sure this is the case by delivering the Association's approved Budget during the year.

How can you tell us your views?

It is important that we hear your thoughts on our proposed rent increase options of **5.3% or 5.8%**, and changes to our service charge levels. You can give us your views on our 2026/27 proposals in a number of ways:

- There is a short survey on the last page of this leaflet which you can fill out and return to us in the free post envelope provided.
- There is an online survey you can complete, the link is available on our website at www.dpha.org/housing/rent-setting that you can complete. If you have let us know your email address a link will also be emailed to you.
- You can speak with a member of staff regarding the increase. You can do this by calling us on 0141 952 2447 and selecting Option 1.
- The closing date for your responses is **Monday 5th January 2026**

Rent & Service Charge Consultation Survey 2026/27

Given the information provided within this leaflet what would be your preferred increase? Please tick one option only		
5.3%		
5.8%		
Comments		
Other questions:		Yes
Do you think that your current rent for 2025/26 represents Value for Money?		No
Comments		
Have you read the Rent & Service Charge Consultation Leaflet this year?		Yes
		No
Are you in support of introducing a £5.00 p/m service charge to deal with the issue of excess waste?		Yes
		No
Comments		
Did you think the information provided in this leaflet was easy to understand?		Yes
		No
Comments		

Is there any additional information you wish to be shared in future rent increase consultations? If so, please detail below:

Comments

Are you satisfied that this consultation leaflet offers tenants adequate opportunity to share their view on rent proposals?

Yes

No

Comments

Would you like to be more involved in our decision making? Are you -

1. Interested in joining one of our quarterly Tenant Panel meetings?
2. Interested in becoming a shareholding member of DPHA?
3. Interested in becoming a member of the Board of Management?

Yes

No

Any additional comments:

Name:

Address:

Phone number:

Email:

Please return this form by **Monday 5th January 2026 @ 12 Noon** by either posting it back using the pre-paid envelope provided; drop it in at our office or scanning/taking a photo of the form and email housing@dpha.org.uk. You can also complete this survey online, a link is available on our website www.dpha.org.uk

All tenants who provide their contact details with their feedback will be entered into a prize draw for vouchers to the value of 1x £50 prize and 2x £25 prizes.