



Queens
Cross
Housing
Association



JOIN THE CONVERSATION

RENT CONSULTATION FOR APRIL 2024

Listening to customers is important to us.

And over summer this year we asked TIS, the independent Scottish Tenants Information Service, to talk to you about what matters most to you now and for the future.

TIS developed a consultation campaign that included a survey for every household, focus groups and drop-in events to make sure we heard from as wide a cross-section of Queens Cross tenants as possible.

This is what you told us

Homes need to be:

- Affordable
- Safe and secure
- Energy efficient

You want communities that are safe and secure with local facilities, high quality outdoor spaces and opportunities to be green (e.g. recycling and access to transport).

The Association's most important services are:

- Reliable and responsive repairs
- Home improvements
- A clear housing application process
- Local and accessible staff

Board Members will use what you told us to inform their decision on the rent increase for 1 April 2024.

Rent Consultation 2024/25

We're taking a **different approach** to this year's rent consultation.

We know that many people in our communities are struggling with higher prices for food, energy and general living costs.

Some will be making difficult choices between buying food and heating their home.

The Association aims to keep rents affordable, particularly for tenants who don't get help with their rent.

Given this, and all the feedback we've had from the TIS consultation, we feel it's important that rents are increased only by the smallest amount needed to maintain services and keep homes in good condition.

Like every other business, we review our costs every year. Rising prices are affecting all of our service costs and it continues to be very challenging to provide tenants with good quality services **and** to maintain high levels of investment in properties and homes.

The annual rent increase starts on 1 April every year with September's rate of inflation (CPIH) used as our guide (see page 5). This year, the rate of inflation in September 2023 is 6.3% (CPIH September 2023).

However, as already said, we know the cost of living crisis of the past few years has made life difficult for a lot of people.

For all of these reasons, Board members have agreed that we will invite comments from tenants on a single option rent increase for 2024/25.





Our proposal this year is to invite your comments on an increase of 5% for 2024/25

A 5% increase in rent is below the current rate of inflation which does mean that we will have less money coming in to meet the higher costs we are facing.

Many Board members are tenants themselves and understand the need to keep rents affordable. They want to know what **you** think of the proposal to increase rents by 5%.

Your views are very important to them and they'd be grateful if you'd take part in this year's rent consultation. We hold the rent consultation at the end of the year so that Board members can take your views into account when setting the Association's budget for the next financial year in January.



What 5% means for your rent

The table below gives examples of average rents for Queens Cross properties and what an increase of 5% would mean to household budgets.

Size / type	Current monthly rent - examples	5% increase per month	New rent April 24
Studio	£354	£17.70	£371.70
1 Bedroom	£398	£19.90	£417.90
2 Bedroom	£417	£20.85	£437.85
3 Bedroom	£463	£23.15	£486.15

Do we have to increase rents?

Board members understand that no-one wants a rent increase.

However the cost of providing services and keeping neighbourhoods safe and tidy have gone up massively in recent years and are continuing to rise.

A big part of this has been the need to step in where Glasgow City Council have either reduced or started to charge for services like bulk uplifts. Put simply, we need rental income so that the Association can provide services that matter to tenants and the local community.



Increasing costs

Our biggest expenses are carrying out repairs and investing in homes and neighbourhoods.

Last year the cost of the Association’s 5-year major works programme increased by 20% and the cost of some services doubled. Energy prices for all of our office and community facilities also increased fivefold.

Despite this we’re spending more than £5m on home improvements this year and £3.5m on day to day repairs. To continue this level of service, we need to increase the rental income.

In recent months we’ve focussed on making savings and efficiencies – such as delaying the recruitment of new employees and reviewing our contracts to ensure best value. We’re doing this to ensure we can continue to deliver services and make improvements against a background of reduced income.

If rents don’t increase, we’ll need to make significant cost savings such as reducing repairs and maintenance services, cancelling or delaying major works and reducing the services that staff deliver.

A 5% increase will allow us to manage increasing costs while continuing to deliver current service levels.



Rent Increases over the last 4 years

We aim to keep rent increases as low as possible whilst looking at the increases in our costs for the year ahead. We use the September rate of inflation as an indicator of rising prices. We used to use the retail price index (RPI) but in September 2020 moved to the Consumer Price Index - Housing (CPIH) which is lower.

The table below shows that over the past 4 years, we have been able to keep our rent increase below or near the rate of inflation.

Month/Year	RPI	CPIH	QC rent increase	
September '23	8.9%	6.3%	5.0%	<i>proposed</i>
September 22	10.2%	8.8%	7.0%	
September '21	3.1%	2.9%	2.9%	
September '20	1.1%	0.7%	0.7%	
September '19	2.4%	1.7%	2.4%	<i>RPI used as benchmark</i>

Are Queens Cross rents affordable?

Every year we check our rents to make sure Queens Cross homes are affordable to those on low incomes and compare our rents against other housing associations.

We use the Scottish Federation of Housing Association’s Affordability Toolkit to confirm our rents are within levels considered affordable for single parent and other families and couples.

Compared to many private landlords in the area however our rents are much more affordable for people on low incomes.

Our research shows that a tenant could pay an average of £1,000 or more for a two-bedroom/maisonette flat in Glasgow and even more in areas like Queens Cross. High private rentals are also driving up housing applications. The Association now receives around 40 new applications every week.

Despite this we try to keep our annual increase as low as possible and are confident that our rents are comparable to those of other local social housing providers like Maryhill Housing Association and NG Homes.

This table shows Queens Cross monthly rents compared to other local housing associations.

Landlord	Studio	1 Bedroom	2 Bedroom	3 Bedroom
QCHA	£354.16	£398.54	£417.60	£463.19
NG Homes	£359.49	£402.96	£436.50	£477.88
Maryhill HA	£347.84	£402.52	£424.84	£441.70
Glasgow West	£305.89	£382.81	£454.65	£537.85





HELP WITH BENEFITS AND BUDGETS

If you're struggling to make ends meet or to pay your rent, our Financial Wellbeing team can help.

For example, you might be eligible for benefits and grants that you're not aware of.

We have a team of money and benefit advisors who can check if you're due any financial help. We also have an Energy Advisor who can talk to you about your energy bills.

Call us on 0808 143 2002 for an appointment. A member of the team can meet you in your home, in our office or online at a time that suits you.

Did you know that most of our Board members are tenants?

Having a majority of tenants on our Board means that tenant voices are at the heart of every decision we make.

As well as Board membership, there are lots of ways to get involved and influence what happens in your neighbourhood and in the Association.

If you would like to know more, call **0808 143 2002** and ask to speak to your Neighbourhood Manager.

Need help to reply? Translation into Polish, Mandarin or another language?



If you would like help to complete this questionnaire, including translation, please ask any member of staff, call **0808 143 2002** or email **contactus@qcha.org.uk**

HOW TO JOIN THE CONVERSATION

There are lots of ways you can let us know what you think about the proposed rent increase of 5% for this year. You choose how you want to take part. You can:

Write: complete a consultation form and return it to one of our offices

Online: complete a consultation form on our website at qcha.org.uk

Email: email contactus@qcha.org.uk with the heading 'rent consultation'

Talk/Video Call: speak to a housing officer

Phone: call us on 0808 143 2002

FREE PRIZE DRAW

All returned forms will be entered into a free prize draw:

- 1st name drawn: **£100 shopping voucher**
- 2nd name drawn: **£50 shopping voucher**
- 3rd name drawn: **£25 shopping voucher**

Winners will be contacted by Friday, 26 January 2024



Queens Cross Housing Association, a registered society under the Co-operative and Community Benefit Societies Act 2014.

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