



Rent Increase 2025 FAQs

Why is my opinion on the rent increase important?

As your landlord we want to know what you think about your home, tenancy and community. In addition, under Section 25 of the Housing (Scotland) Act 2001, ng homes has a statutory duty to consult with its tenants when it proposes to increase our rents and service charges that are paid to the Housing Association.

When will the rent increase take effect from?

1st April 2025

What about the cost of living crisis?

We know that most people are struggling with higher prices for food, for energy and general living costs. Some will be making difficult choices about buying food and heating their home. The Association aims to keep rents affordable, particularly for tenants who don't get help with their rent or are working. Rents are only increased by the amount needed to maintain services and keep our homes in good condition.

I am struggling to pay my rent at the moment – who can I speak to?

If you are concerned about your ability to pay, we can make you an appointment with GEMAP.

Why do rents have to increase?

The Association's costs for providing our services and keeping our neighbourhoods safe and tidy have gone up significantly in recent years and are forecast to continue rising. Our biggest expense is carrying out repairs, maintenance and investing in our homes and neighbourhoods.

Over the last twelve months, a number of our contractors have still been requesting significant uplifts to cover the cost of increasing labour and materials. The recent uplift in national insurance and living wage will exacerbate this. The latter also affects the Association; the NI increase alone will be about £150k.

Our insurance costs increased by £280k at the last renewal and this year renewal process may turn out the same way.

Inflation is currently sitting at 2.3%. We are consulting on an above inflation increase of 4% as the cost increases outlined above are in excess of this.

I am on Housing Benefit/Universal Credit – How will this affect me?

For tenants who have their rent covered fully by HB or UC, any rent increase will be covered. Tenants on HB will automatically have their HB increased, but tenants on UC will have to update their journal with their new rent charge.

Will my Heat with rent charge increase?

Yes, the Heat with Rent Charge will also increase by whatever is agreed – 4, 4.5 or 5%.

Why can't we freeze the rents?

The Association's investment plan includes the cost of major works in our homes. If we do not increase rents at all in April 2025, this will have an immediate impact on what we can include in the major works programme in the next few years and we may have to move towards an emergency repair only service.

What is the impact of any below inflation rent increase?

Any increase below inflation has an impact on the money we have to deliver services not just in this year but every following year too. If we apply below inflation rent increases and do not reduce spending, the Association will eventually run out of money.

Are our rents affordable?

We understand that many people are struggling financially, so every year we run checks to make sure rent levels in our homes are affordable to those on low incomes. We do this using Scottish Federation of Housing Association's "Affordability Toolkit".

We also benchmark against other local Housing Associations and over the last eight years, our rents have generally been lower than the others.

	ng homes	Maryhill	Queens X	West of Scotland	GHA
Apr-24	6.0%	5.0%	5.0%	5.6 %	7.5%
Apr-23	6.0%	7.0%	7.0%	5.9%	3.9%
Apr-22	2.9%	3.6%	2.9%	2.5%	1.9%
Apr-21	2.0%	0.0%	0.7%	0.5%	1.6%
Apr-20	3.0%	3.0%	2.4%	2.5%	3.4%
Apr-19	2.0%	3.9%	3.3%	3.4%	3.3%
Apr-18	2.5%	3.9%	3.6%	4.0%	3.2%
Apr-17	1.2%	3.0%	2.0%	1.9%	2.4%
Total	25.6%	29.4%	26.9%	26.3%	27.2%

Are all Housing Associations rents going up?

This will be at the discretion of each Housing Association Board; however, following discussions with other Housing Associations in Glasgow, most are planning to apply a rent increase ranging from 1.7% to 7%.

Will this affect my Council Tax?

No – Council Tax is separate from the rental income.