



Affordable homes.
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Rent & Service Charge Structure: Customer Consultation

General Needs June 2025



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Registered Office: 12 New Mart Road, Edinburgh, EH14 1RL





About this consultation

Why are we reviewing our Rent and Service Charge Policy?

We want to make sure our rent and service charges are fair, affordable, and offer value for money. At the same time, it is important that we ensure Trust remains financially sustainable and that the rent and charges we receive supports ongoing investment in safe, secure and well maintained homes, and related services, for all of our customers.

Since our last review, ten years ago in 2015, we have grown from 2,500 to almost 4,000 homes, welcoming customers from both Wishaw & District Housing Association and Methodist Homes. As a result, we now have three different rent and service charge structures in place, and the services we provide have changed over time.

We're proposing to bring our rent and service charges into one clear, fair, and consistent structure for everyone.

This consultation explains:

- what the new structure could look like;
- when it might start;
- what it could mean for your rent and charges.

What have you told us so far?

Before this formal consultation, we spoke with many of you through surveys, focus groups, and meetings with our Customer Representation Group.

In October 2024, we invited over 2,700 customers to take part in a digital survey, and nearly 800 of you responded - a great response that shows how much this matters.

Here's a summary of what you told us and how we've responded in our proposals (overleaf):



We Asked 	You Said 	What We Propose 
Should the aims of our Rent & Service Charge Policy stay the same?	Yes- customers still support the current aims: fair, clear, affordable rents that support long-term investment.	We've kept the same policy aims and objectives: <ul style="list-style-type: none"> • transparent and easily understood; • affordable and offer value for money for customers; • simple and cost effective to administer; • assists Trust to raise enough income to ensure long-term investment in homes and financial stability for the organisation.
Should there be one rent and service charge structure for all Trust homes?	Yes- you want a consistent and fair approach.	We're proposing one structure for all of our homes.
Is property size important in setting rent?	Yes- and size should be based on both number of bedrooms and bedspaces.	This is our current approach we're proposing it is retained in the new structure.
Is property type important in setting rent?	Yes- especially the difference between flats and houses or bungalows; and terraced, semi-detached, and detached homes.	We're proposing four property type categories in the new structure: <ul style="list-style-type: none"> • flat or maisonette; • mid-terraced house or bungalow; • end-terrace or semi-detached house or bungalow; • detached house or bungalow.

We Asked 	You Said 	What We Propose 
Do other property features matter?	Yes- General Needs customers value parking, gardens, extra bathrooms, and utility spaces.	We're proposing to add the property features below in the new structure to better reflect what's important to you: <ul style="list-style-type: none"> • designated parking; • private garden; • additional bathroom/shower room; • additional toilet/WC; • utility room.
Should service charges be included in rent or separate?	Unsure- many customers like service charges included in rent, but at the same time want more transparency in what is included in service charges.	On balance, we're proposing to keep rent and service charges separate to make them clearer and easier to demonstrate value for money, affordability, and benefit eligibility.
Should service charges be pooled, e.g. all window cleaning costs would be added together and split between all those receiving that service?	Yes- most agreed or were happy with pooling of costs to set charges, rather than individual actual charges, recognising the saving in administration time.	We've proposed pooling most costs but have introduced different levels for some services, like grounds maintenance, to reflect different levels of service and cost.

What could change and when?

We're planning to introduce the new rent and service charge structure from **1 April 2026**.

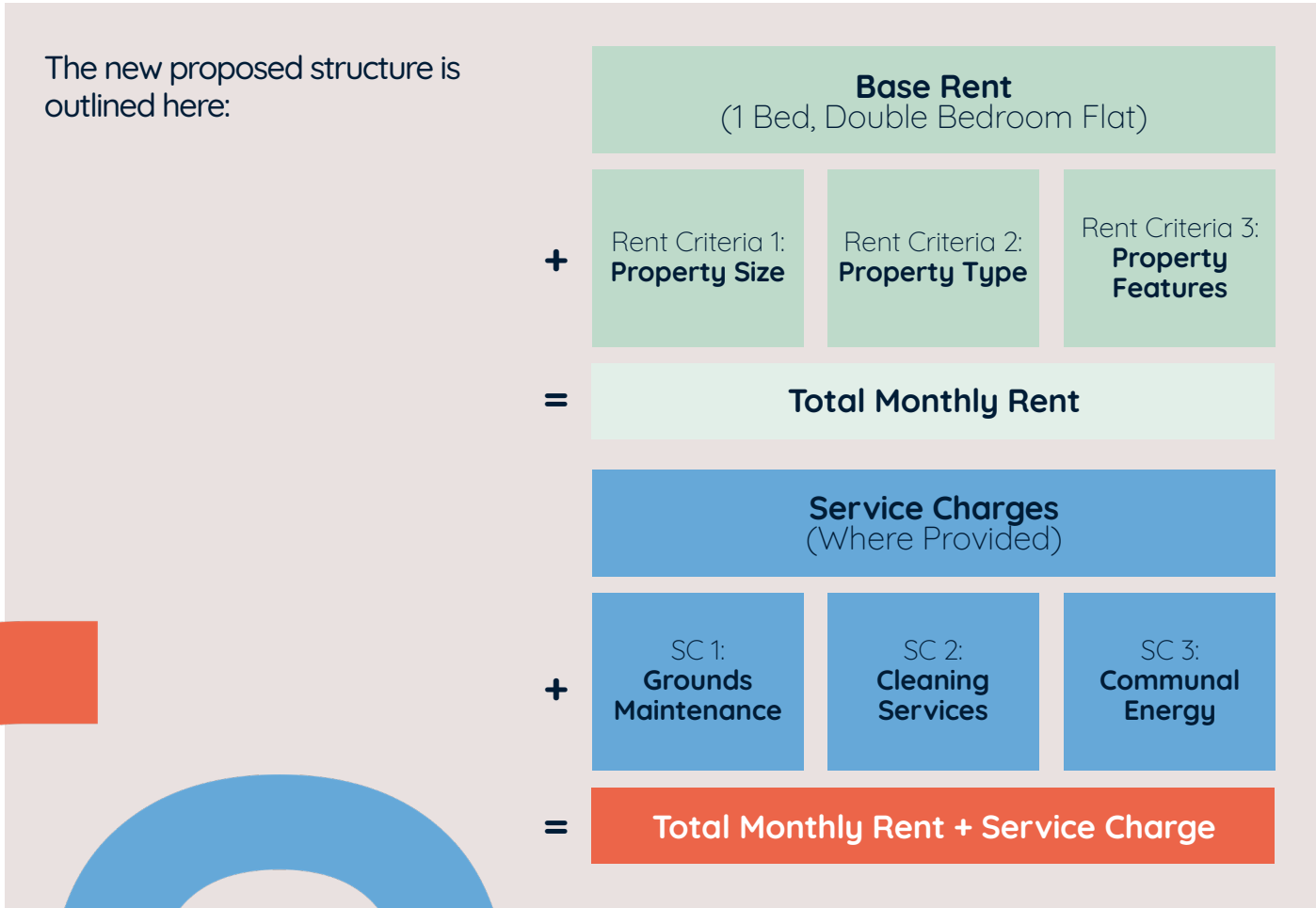
All new customers joining Trust would move to these new charges from day one of their tenancy. Any changes to rent and service charges for existing customers would be gradually phased in over time.

What might the new structure look like?

All General Needs homes would start with the same **base rent**, with **adjustments** made for:

- property type;
- property size (bedrooms and occupancy);
- extra features (private parking, garden, additional bathroom, or utility room).

Service charges would be kept **separate** from rent to make these charges clearer and easier to demonstrate value for money, affordability, and benefit eligibility.



What's included in rent?



Base Rent

All customers pay the same **base rent**, based on a **one-bedroom flat for two people**. This covers:

- day-to-day property repairs and safety checks;
- access to our 24/7 Repairs Helpline;
- your dedicated Customer Partner;
- help from our Welfare Benefits team;
- admin and office costs;
- buildings insurance;
- long-term investment in homes (e.g. kitchens, bathrooms);
- costs from empty homes and unpaid rent.



Property Size & Type

Criteria 1: Property Size
The number of bedrooms and whether these are double or single to determine maximum occupancy.

Criteria 2: Property Type
I.e. a flat, mid-terrace, end terrace or detached house or bungalow.



Property Features

Criteria 3: Additional Features
Some properties benefit from garages or private parking, private gardens, additional bathrooms, and utility rooms.

What's included in service charges?

Service charges cover extra services not included in your rent. What you're charged for depends on where you live and the type of home you have.

To keep things fair for all and simple to manage, we've grouped (pooled) costs and applied different levels of charges where services vary. You'll only pay for the services you receive.



Grounds Maintenance

This charge covers the general upkeep of communal grounds. The standard service includes:

- grass and hedge-cutting;
- maintenance of shrubs and trees;
- maintenance of paved and gravel areas;
- litter and leaf removal;
- maintenance of play areas.

We have proposed three levels of charges at **£6, £12 or £28 per month**. We have reviewed the actual cost of providing this service for the area in which you live and divided that equally by the number of properties in your area, to determine the closest charge.



Cleaning

This covers cleaning of communal areas in blocks of flats. Cleaning costs have been pooled across all properties:

- communal entrance is **£4** per month;
- larger blocks (with communal stairs, corridors, or lifts): **£15** per month;
- window cleaning (if provided): an additional **£5** per month.



Communal Energy

This covers lighting in shared areas like entrances, corridors, and stairs. Costs are pooled across all flats with communal areas and charges are based on estimated energy prices from our suppliers:

- shared entrance, stairwell, no lift: **£3 per month**;
- shared entrance, stairwell, with lift: **£8 per month**

Energy income and costs are ring-fenced and held separately. If energy income is more than the actual cost of energy, customers will benefit from this in future years. Alternatively, if energy income is less than actual costs, future years charges may need to be higher to recover any loss.



What could my new charges look like?

The following table outlines the main proposed rent and service charges. All properties start with the **same base rent of £400, based on a one double-bedroom flat**. Additional amounts are added or removed depending on the **size, type, features of your individual home** and any **service charges** provided.

The table below gives a few examples of what your total rent and service charges might look like under the new structure:

Monthly Base Rent		1 Bed Flat with Double Room (Maximum 2 Person Occupancy)													Example 1	Example 2	Example 3	
General Needs		£400													£400	£400	£400	
Number of Bedrooms		0	1	1	2	2	2	3	3	3	4	4	4	4	5	1	2	3
Maximum Occupancy		1	1	2	2	3	4	4	5	6	5	6	7	8	10	1	4	5
Criteria 1:	Property Size	£-100	£-20	£0	£10	£30	£50	£60	£80	£100	£90	£110	£130	£150	£200	£-20	£50	£80
Criteria 2:	Property Type	Flat	Mid-terrace House/				End-terrace/				Detached House/							
		£0	£20				£40				£60				£0	£20	£40	
Criteria 3:	External Property Features	Private Allocated Parking Space	Private Driveway/ Carport			Garage		Private Front Garden			Private Rear Garden				£0	£16	£32	
	Internal Features	Utility Room	Additional W/C				Additional Bathroom				£0	£8	£16					
Service Charges (where provided)																		
Grounds Maintenance		Minimal Area				Reduced Service/Area				Standard Service					£12	£6	£12	
Cleaning Services		Window Cleaning				Communal Entrance Area Only				Communal Areas in Blocks of Flats					£15	£0	£0	
Communal Energy		Shared Entrance, Stairwell, No Lift						Shared Entrance, Stairwell, with Lift							£3	£0	£0	
		£3						£8							£410	£500	£580	



Example 1: Mrs Smith

- Lives alone in a **1 single-bedroom flat** with no extra features;
- shared communal entrance cleaned and lit by Trust;
- small rear communal garden maintained by Trust.

Total Monthly Charge = £410



Example 2: Mr & Mrs Campbell

- Live in a **2-bedroom mid-terrace house** with their daughter;
- both double bedrooms;
- private parking space, rear garden, and an extra downstairs toilet;
- small area of communal lawn and path to the front of the house maintained by Trust.

Total Monthly Charge = £500



Example 3: Ms Thompson

- Lives in a **3-bedroom end-terrace house** with her mother and son;
- 2 double, 1 single bedrooms;
- driveway, front and rear gardens, extra downstairs toilet, and utility room;
- communal green space at the end of the road maintained by Trust.

Total Monthly Charge = £580



If my new charges are different, how and when will they change?

To keep things fair, we won't apply the new charges all at once. Instead, from **1 April 2026**, changes will be **phased in gradually** for existing customers.

If your **charges are due to increase**, they will go up annually by a maximum of £25 per month until they reach the new level. This is in addition to the usual annual rent increase which takes account of inflation and other cost increases.

To allow Trust to phase the impact on customers whose charges are increasing, if your **charges are due to go down**, they will be frozen at the current level until the new charges catch up. No annual rent increase will apply during this time.

This approach helps keep charges affordable for customers while ensuring Trust remains financially sustainable. Some examples are provided below for illustrative purposes (overleaf):



Example 1

Higher charge under new structure, with following assumptions:

Monthly Charge	2025/26	2026/27	2027/28	2028/29	2029/30
Standard charge with 3% annual increase applied	£555	£572	£589	£606	£625
Capped charge	Current charge = £500	£500 + £25 + 3% annual increase = £540	£535 + £25 + 3% annual increase = £582	£571 + £6 + 3% annual increase = £606	£625
Total increase, including estimated 3% annual increase	-	8.0% or £40 per month	7.8% or £42 per month	4.2% or £24 per month	3% or £19 per month

Example 2

Lower charge under new structure, with following assumptions:

Monthly Charge	2025/26	2026/27	2027/28	2028/29	2029/30
Standard charge with 3% annual increase applied	£520	£536	£552	£568	£585
Capped charge	Current charge = £550	£550	£552	£568	£585
Total increase, including estimated 3% annual increase	-	Frozen	0.3% or £2 per month	3% or £17 per month	3% or £17 per month



Frequently Asked Questions

Will rents still be affordable?

Yes, absolutely. Trust is committed to keeping rents affordable while still investing in our homes and services.

When setting the new charges, we looked at:

- inflation linked welfare benefits and state pension increases
- rent as a proportion of moderate income
- how our rents compare with other landlords
- what customers told us about affordability during this review
- making sure Trust stays financially stable and able to provide affordable housing for the long-term.

We use the Scottish Federation of Housing Associations (SFHA)'s independent Rent Setting Tool to check affordability of rents. Based on their guidance:

- rents under 25% of income are likely to be affordable
- rents between 25–30% of income are less affordable
- rents over 30% of income are likely to be unaffordable.

Average total rent and service charges for **all property sizes** have been reviewed and all **fall within the SFHA's guidance of affordable rents**

Are rent and service charges eligible for benefits?

Generally, rent and service charges are eligible for housing benefit and universal credit. If you are currently in receipt of benefits and your charges are expected to increase because of this review, your benefits would also be expected to increase to cover this.

Worried about paying your rent or managing your household budget?

We are here to help, if you're worried about paying your rent or managing your household budget, please speak to your **Customer Partner** as soon as possible. Our **Welfare Benefits Team** can also help make sure you're receiving all the support you're entitled to.

Trust also offers a **Customer Hardship Fund** for those most in need, supported by contributions from our suppliers.

Will there still be an annual rent increase?

Yes. This review is about how charges are structured and calculated, not the annual rent increase.

Rents will still be reviewed every year and, subject to customer consultation, may increase to cover inflation, running costs and future investment. We'll consult with customers as usual and write to you later this year about your 2026/27 charges.

I'm a former Wishaw and District Housing Association Customer; what could this mean for me?

You'll move to the new Trust rent and service charge structure **from 1st April 2028**. From that point, if your charges are different under the new structure, they will be adjusted gradually over a number of years until they reach the new charges. Any increases will be capped at £25 per month.

What happens next?

Thanks for reading. **We really want to hear your views - please complete the feedback form by [clicking here](#).**

We'll carefully review all feedback and use it to help shape the final proposal. Your views will be shared with the Trust Board before they decide whether to approve the new rent and service charge structure.

Once a decision is made, we'll let you know what it means for you. If your charges are changing, we'll give you a clear plan showing how and when they will change. We'll also ask you to confirm the details we hold about your home and services to make sure everything is accurate.

If you have any questions about this consultation or anything else about your rent or tenancy, please contact your dedicated Customer Partner by calling 0131 444 1200 or drop us an email to our Rent Consultation inbox: RConsultation@trustha.org.uk

This consultation is digital by standard in order to provide value for money for tenants and reduce our impact on the environment. However, if you would like a paper copy of the report or in a different language or format, please contact our Business Support Team on the details below.

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Contact Us

- By email: info@trusha.org.uk
- By phone: 0131 444 1200
- Speak to your dedicated Customer Partner
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