



Affordable homes.
Exceptional care.

Rent & Service Charge Structure: Customer Consultation

Later Living, June 2025



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Exceptional care.

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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- Later Living Customers value their shared indoor and outdoor spaces including lounges, dining rooms, laundry, and lifts; together with private gardens and designated parking where available.	To better reflect what's important to you, we're proposing the following within the new structure: <ul style="list-style-type: none"> • shared indoor and outdoor spaces are included in the base rent for all Later Living homes; • private gardens and allocated parking for individual homes with these features only.
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 the 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 recognising the saving in administration time. Some asked us to make charges fairer, especially for Heat with Rent.	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. Heat with Rent charges are proposed to be set based on property size.

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 Later Living homes would start with the same **base rent**, with **adjustments** made for:

- property type;
- property size (bedrooms and occupancy);
- extra features (private parking and private gardens).

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 Later Living 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;
- lounges, dining areas, lifts and laundry which require repair and maintenance and on-going investment;
- public Wi-Fi throughout developments;
- alarm receiving centre, including out of hours repairs service;
- 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.

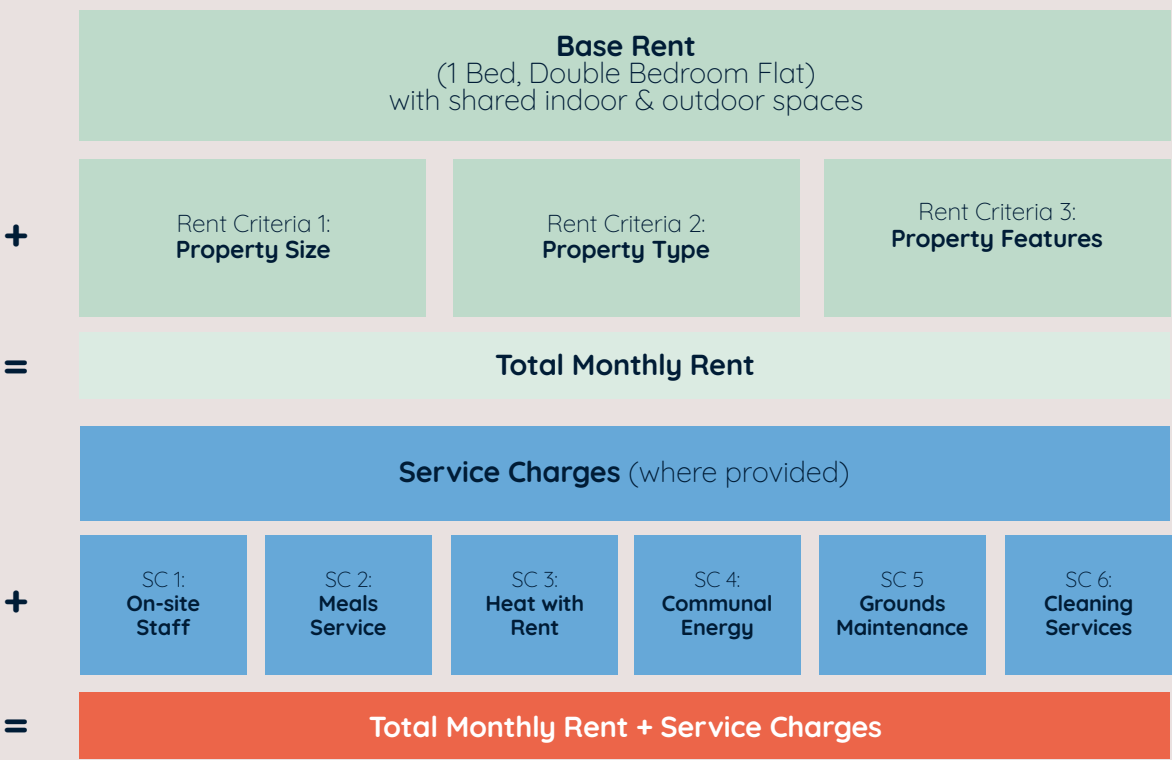
Criteria 2: Property Type
I.e. a flat, mid-terrace, end terrace or detached house or bungalow.



Property Features

Criteria 3: Additional Features
Some individual properties benefit from private gardens and private parking.

The new proposed structure is outlined here:



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.



On-site Staff

This charge covers the cost of on-site staff who personally support your housing needs, with access to important services, friendly welfare checks and looking after your safety through regular building checks.

Trust is proud to be a Platinum Investors in People organisation and a Fair Work First employer. We pay at least the Real Living Wage, because we believe that well-supported employees provide the best service to you.

Actual staffing costs have been reviewed for each development and split into two flat-rate charges:

- Retirement and Sheltered Housing - £86 per month
- Supported and Housing with Care - £114 per month



Heat with Rent & Communal Energy

Heat with Rent (where available)

This generally covers heating and hot water in individual homes. We've listened to recent feedback from our customers about the fairness of the existing flat rate Heat with Rent charge for all property sizes. We have used available estimated cost data based on **different property sizes** to calculate the following proposed charges:

- Studio: £60/month
- 1 Bedroom: £80/month
- 2 Bedrooms: £100/month
- 3+ Bedrooms: £120/month

Communal Energy

This covers heating and lighting in communal areas (entrances, lounges, commercial kitchens, corridors lifts, etc.). Charges are based on the facilities provided at each later living development:

- no lift/meal service: £50 base per month;
- with lift: plus additional £5 per month;
- with commercial kitchen: plus additional £25 per month.

Please note: Heat with Rent is not eligible for Housing Benefit or Universal Credit. Communal Energy is eligible.

Management of Energy Costs

Energy costs are pooled across all developments. We use estimated prices from our energy suppliers to set the charges. The 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.

Energy costs have been higher than we all would have liked since the peak of the energy crisis in 2022. Rather than pass on the full increases in actual costs to our customers, we have been subsidising energy charges to keep them more affordable for customers since then. This has resulted in the energy account running at a loss for the last few years.

In the meantime, we have started to roll out a number of energy saving initiatives aimed at reducing both the amount of energy we use and the cost by:

- installing new smart controls at our electric storage heating developments which makes the existing heating system more efficient;
- installing new energy efficient lighting and movement sensors in communal areas;
- installing remote energy monitoring controls at our gas communal boiler developments to reduce the amount of energy used and wasted in communal areas;
- buying our energy through a public sector framework which ensures bulk buying discounts and fixed prices.

Assuming energy prices remain stable, and these initiatives continue to make our later living developments more energy efficient, and reduce waste, we expect the current loss on the energy account to be cleared within the next 12 to 18 months. At which point we would expect to be able to pass any pricing or consumption savings onto customers.

What's included in service charges? (Continued)



Meals Service

For full visibility, the meals service charge now covers the cost of:

- food and ingredients;
- on-site meal service staffing costs (cooks, catering assistants, and servers);
- kitchen equipment and supplies;
- commercial kitchen repairs, maintenance, and investment costs.

The previous charge covered the cost of food, ingredients, and part of the staffing cost only.

The meals service offers freshly prepared, nutritious meals with your health in mind and tailored to your dietary requirements. All meals are cooked on-site and served twice daily, 365 days per year, in our comfortable shared dining spaces designed to support your well-being and promote social connection.

The cost of the meals service for providing two meals per day is £555 per month, which is £128/week. The £128 per week is split as follows:

- £67 (53%) – on-site meal service staff costs;
- £44 (38%) – food and ingredient costs;
- £17 (9%) – other costs including equipment, repairs, maintenance etc.

The cleaning and utility costs for the meals service are included in the Cleaning and Communal Energy service charges.

We are currently reviewing our food procurement, any savings generated as a result will be passed directly to customers.



Cleaning

This covers cleaning of all the shared spaces by on-site staff or contractors, plus cleaning materials and equipment.

Cleaning costs have been pooled across all developments:

- Development with shared spaces (no meals service): £35 per month
- Development with shared spaces with meals service: £55 per month
- Window cleaning: an additional £5 per month



Grounds Maintenance

This charge covers the upkeep of your shared outside spaces. The standard service includes:

- grass and hedge cutting;
- maintenance of shrubs and trees;
- maintenance of paved and gravel areas;
- winter gritting (if needed);
- litter and leaf removal.

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 your development and divided it by the number of properties there, to determine the closest charge.



What could my new charges look like?

The following table outlines the main proposed rent and service charges. All Later Living properties start with the **same base rent of £610 based on a one double-bedroom flat, with shared indoor and outdoor spaces**. Additional amounts are added or subtracted depending on the **size, type, features of your 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 Later Living		For a 1 Bed Flat with Double Bedroom (maximum 2 person occupancy)							Example 1 Sheltered	Example 2 HWC	Example 3 Retirement	
		£610							£610	£610	£610	
Number of bedrooms		0	1	1	2	2	2	3	0	1	2	
Maximum occupancy		1	1	2	2	3	4	5	1	2	3	
Criteria 1:	Property size	-£100	-£20	£0	£10	£30	£50	£80	-£100	£0	£30	
Criteria 2:	Property type	Flat	Mid-terrace House/ Bungalow		End-terrace/ Semi-detached		Detached House/ Bungalow					
		£0	£20		£40		£60		£0	£0	£20	
Criteria 3:	External Property features	Private Front Garden	Private Rear Garden	Allocated Parking Space		Private Driveway/ Carport		Garage				
		£8	£8	£8		£16		£35	£0	£0	£8	
Service charges (where provided)												
On-site staff		Landlord Services at Retirement/Sheltered				Landlord Services at Supported/Housing with Care						
		£86				£114				£86	£114	£86
Meals Service		Main Meal Only				Both Meals						
		£368				£555				£0	£555	£0
Heat with Rent		Studio	1 Bed		2 Bed		3 Bed+					
		£60	£80		£100		£120		£0	£80	£100	
Communal Energy at Developments		No Lift/ No Meals	With Lift/ No Meals		No Lift/ With Meals		With Lift/ With Meals					
		£50	£55		£75		£80		£55	£80	£50	
Grounds Maintenance		Minimal Area		Reduced Svs/Area			Standard Svs					
		£6		£12			£28		£28	£12	£28	
Cleaning services		Window Cleaning	Development with No Meals Service			Development with Meals Service						
		£5	£35			£55			£40	£60	£40	



Example 1: Mrs Smith

- lives alone in a **studio flat in a Trust Sheltered Development**;
- access to shared lounge, laundry, and lift;
- support from on-site Sheltered Housing Coordinator;
- access to a shared mature garden and car park, maintained by Trust;
- on-site staff to keep the development clean and tidy;
- monthly window cleaning;
- no Heat with Rent or meals service at this location.

Total Monthly Charge = £719



Example 2: Ms Campbell

- lives alone in a **one double-bedroom, flat in a Trust Housing with Care Development**;
- access to shared lounge, dining room, laundry, and lift;
- support from on-site staff team led by Housing with Care Manager;
- daily meals service (2 meals/day) prepared and served on-site;
- Heat with Rent included;
- access to a shared patio and shrub area maintained by Trust.
- on-site staff to keep the development clean and tidy;
- monthly window cleaning.

Total Monthly Charge = £1,511 including meals service and Heat with Rent



Example 3: Mr & Mrs Thompson

- live together in a **2-bed mid-terrace bungalow in a Trust Retirement Development**;
- 1 double bedroom and 1 single bedroom;
- access to shared lounge with small kitchen, laundry, lift and hairdressing room;
- private rear garden;
- support from on-site Retirement Coordinator;
- Heat with Rent included;
- access to a shared garden with large hedge maintained by Trust;
- on-site staff to keep the development clean and tidy;

Total Monthly Charge = £972 including Heat with Rent



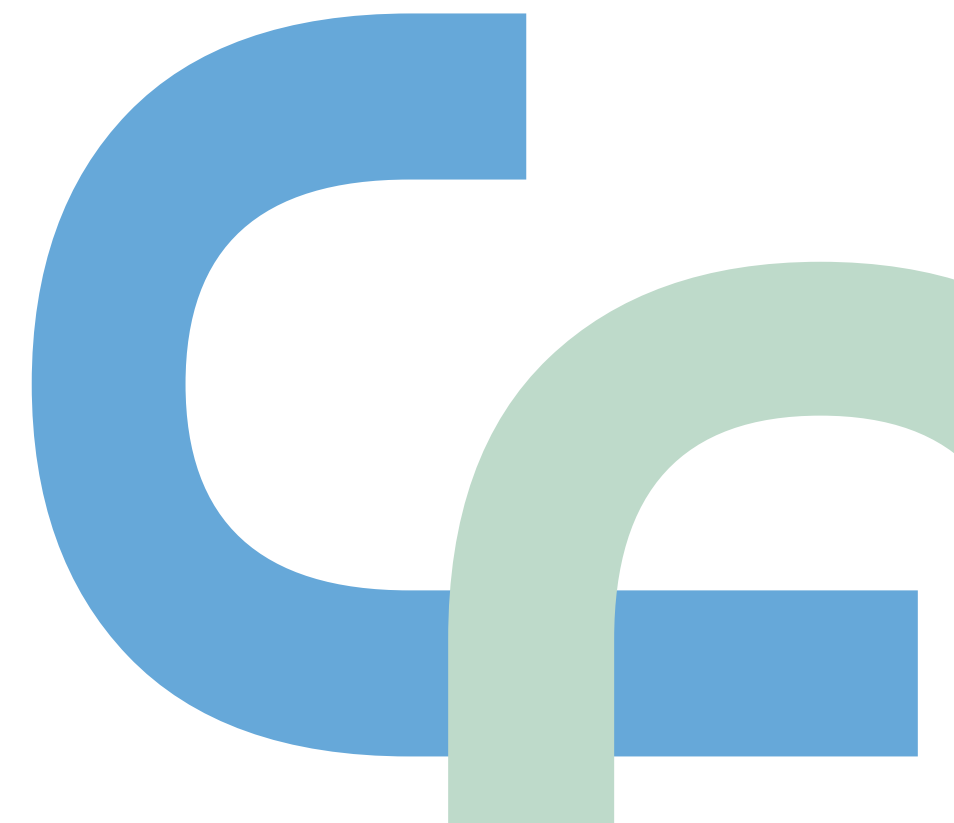
If my new charges are different, how and when will they change?

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	£805	£829	£854	£880	£906
Capped charge	Current charge = £750	£750 + £25 + 3% annual increase = £798	£798+ £25 + 3% annual increase = £848	£848 + £5 + 3% annual increase = £880	£906
Total increase, including estimated 3% annual increase	-	6.4% or £48 per month	6.3% or £50 per month	3.8% or £32 per month	3% or £26 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	£795	£819	£843	£869	£895
Capped charge	Current charge = £850	£850	£850	£869	£895
Total increase, including estimated 3% annual increase	-	Frozen	Frozen	2.2% or £19 per month	3% or £26 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;
- 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.

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.

The exceptions being Heat with Rent and a small contribution to the meals service, which are not eligible for benefits.

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.

Rent and service charges will still be reviewed every year subject to customer consultation and 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.

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

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- By phone: 0131 444 1200
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