



Rent Increase 2022/23

Briefing Paper

Consultation on Proposals January 2022

At this time of the year we consult with our tenants on the rent increase proposals for implementation from the start of the new Rent Year, 29 March 2022.

Background

Last year to acknowledge the unprecedented times we were in, it was agreed that a 0% rent increase would be applied. Those of you who have been tenants for a number of years will be aware that it is our usual practice to apply a rent rise linked to the Retail Price Index as published in November each year. We consulted with tenants on this as part of the original stock transfers of housing stock from Scottish Homes and again in 2010 when there were changes in relation to the conditions of contract around the transfers. There is an annual consultation exercise carried out with all tenants on the increase for that year.

As at November 2021, the Retail Price Index (RPI) measure of inflation stood at 7.1%. However, we are aware that the current Consumer Price Index (CPI) and Retail Price Index (RPI) are due to extraordinary factors affecting the economy such as Covid, wholesale gas price increases etc. So as a starting point we have looked at forward medium-term inflation forecasts from organisations such as the Bank of England and are taking a view on this.

Using these we believe that a reasonable assumption for RPI inflation going forward in the medium term is likely to be between 2.5%.and 3.0% and we are looking at a range of increase options between 2.9% and 4.0%.

We are all affected by inflation as individuals and the Association is also affected by increasing costs as costs of items such as materials and labour increases. This impacts on the rent levels we charge.

There are some exceptions to the normal increase formula, for example where properties are newly built and in an estate jointly developed with a partner, we normally have a rent increase in the first two years that keep rents in line for all tenants in the estate.

The feedback from all our exercises and annual reviews to date are that those tenants responding broadly agreed with this approach. We continue to use this approach.



Annual Rent Increase Consultation Process

Back in 2018/19 we introduced some new ways to consult with tenants and we found that we got a better level of response than previously. The changes included a telephone survey together with a paper survey and publishing a Rent Special Newsletter after the decision was made on the rent increase to be applied so we could explain how the level was decided. This year we are having to review again how we consult taking into account the continuing restrictions on face to face activities brought about by the Covid - here is the Consultation Process for the 2022/23 Rent Increase Proposals

What's Happening For 2022/23?

- Newsletter and Survey sent to all tenants
- Rent Briefing posted on line and posted to those who request a paper copy- available from 7th January 2022
- E mail Survey issued to those tenants where we have an email address
- Telephone Survey between 6th and 14th January 2022
- Rent Focus Group Zoom meeting on Wed 12th January 2022 at 10:30 am
- Facebook Video summarising the main issues

- Facebook sessions from Tuesday 11th January 2022
- On request evening telephone call back service running between 10th to 14th January 2022
- All feedback to be with us by Friday 14th January 2022
- If any of the above options are not suitable for you, please get in touch and we will do our best to help. We can offer out of business hours contacts too.

Results of the consultation exercise will be fed back to the Management Committee to allow them to decide on the increase to be applied.

Rent Increase Proposals

Through looking at detailed financial plans which are set up to ensure that the organisation can meet its commitments and is financially healthy over the short and longer term, the current view is that we should look at a range of potential options. Our Finance Staff are looking at the impact of these and we are looking for your views. Then we can make a decision on the basis of a balance of tenant views and the factors we need to take account of to ensure that we can continue to deliver services, invest in homes and be financially stable.

We have produced this paper to try and explain how we set rent increases. We know that you will have questions and views on this so we have tried to pull together the answers to some questions you may have. We also explain how you can make your views known to us or find out more. **These are complex matters and there is no simple way to communicate all the issues. We hope that this briefing note provides you with some useful information and don't be afraid to ask us if you need any further explanation.**

Contents

How are rent increases usually decided?	5
What is inflation doing now?	7
What might happen to inflation going forward?	8
What does this mean for rents?	9
What are the Scottish Housing Quality Standard (SHQS) and Energy Efficiency Standard Social Housing (ESSH) and why is it important to meet these?.....	10
What other standards require investment ?	10
What is the rent increase proposal for 2022/23?.....	14
Why does the money have to come through an increase in rents?	14
What would be the difference between 2.9% or 4.0% increase in rents overall?	15
What is the planned level of spend of the next 5 years on works to tenants' homes?	16
What does this mean for my rent?	19
How does my rent compare to tenants of other housing associations and local authorities?	20
How does Paragon know if rents are “affordable” and how can you help if I have problems paying my rent?.....	21
Will Paragon still be able to carry out improvements and repairs?	23
How will Paragon fix rent increases in future?	23
Will Paragon continue to be financially sound in the future?	23
What about Value For Money?.....	24
How can I make my views known?	25



How are rent increases usually decided?

The Association normally uses a formula linked to inflation (Retail Prices Index – RPI). We use the RPI rate as at November and the decision is taken in January the following year. Rents are then increased from 29th March for the next rent period.

Before this decision is taken each year, and following consultation, the Management Committee has to make sure the money coming into the Association is adequate to ensure that

- Financial obligations can be met eg loans repaid, financial and contractual obligations met and so on
- Investment priorities can be delivered to ensure that we
 - can deliver the investment programme
 - continue to meet the Scottish Housing Quality Standard (SHQS)
 - meet the 2020 Energy Efficiency Standard Social Housing (ESSH 1) and work towards the new ESSH 2 standard due 2032
 - meet Health & Safety obligations – for example Fire Safety including maintaining the newly installed FCMD alarm systems, 5 yearly EICR inspections etc
- A good standard of service continues to be provided to you and look forward into how services might be delivered in future
- Repairs can be carried out to your homes
- Take account of factors and risks which will impact on how we operate eg rising costs, Universal Credit system and more
- Importantly we also have to ensure that rents continue to be affordable
- Improvements to services – eg possibility of more online services

This is how rent increases have been set since the Association was set up in 1998.

We operate on the principle of “rent pooling” and do not add a premium to rents for improvements to tenants’ homes. The only exception to this is where there is a first time installation of central heating and the overwhelming majority of our properties now have central heating. Only a handful of properties do not have central heating and in all cases this has been as a result of a tenant refusal.

	For the vast majority of our tenants there is no additional service charge for landscaping etc. However in some of the new developments, there is a small service charge, eg Baillie Court, Bo'ness, for close cleaning.
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What is inflation doing now?



The inflation figures for November 2021 show that both the Retail Price Index (RPI) & the Consumer Prices Index (CPI) have continued to rise.

The Office of National Statistics (ONS) published November's inflation rates on 14th December 2021.

	Oct 2020	Nov 2020	Oct 2021	Nov 2021
RPI	2.1%	2.2%	6.0%	7.1%
CPI	1.5%	1.5%	4.2%	5.1%

Both inflation rates have increased over the last year.

What might happen to inflation going forward?

The answer is that there is no certainty however we have looked at the Bank of England's projections.

We know that the UK Government's target is 2% for CPI and that inflation is running well above this. The Bank of England works with government to manage this rate and they made the following comments on inflation in the November 2021 Monetary Report and, as you will note, it appears inflation is increasing at a faster rate than the Bank anticipated.

Inflation has risen in many countries. As economies reopened, demand for some goods increased sharply. Some businesses have struggled to meet this extra demand, held back by, for example, shortages of materials and workers. That pushes up costs and prices. Energy prices have also risen, pushing up inflation.

These effects are likely to continue pushing inflation up in the coming months. We expect inflation to rise to around 5% in the spring next year. We expect these high rates of inflation to be temporary. We don't think that demand will continue to rise as fast, and many of the shortages that are currently making it difficult for businesses to produce their products should ease.

The view is that the prospect for inflation is that it will remain high into 2022 but should tail off. However there are still many uncertainties at this time. The Bank of England forecasts that it will take 2 years to reach the target rate of 2% for CPI.

What does this mean for rents?



Looking at these forecasts we believe that a reasonable assumption for RPI inflation going forward in the medium term is likely to be between 2.5%.and 3.0% and we are looking at a range of increase options between 2.9% and 4.0%.

We are all affected by inflation as individuals and the Association is also affected by increasing costs as costs of items such as materials and labour increases. This impacts on the rent levels we charge. Last year **no rent** increase was applied reflecting the unprecedented impact of the Covid Pandemic.

No decisions have been made on the level of increase to be set. This briefing and our rent newsletter sets out how you can get involved, make your views known and tell us what your priorities are.

To ensure that we balance affordability against delivering services, managing the risk of inflation and ensuring a good level of investment, our Finance Team is currently calculating the impact of using a range of increases from 2.9% to 4.0%

What are the Scottish Housing Quality Standard (SHQS) and Energy Efficiency Standard Social Housing (ESSH) and why is it important to meet these?



What other standards require investment ?

Scottish Housing Quality Standard (SHQS)

In 2004 the Scottish Government introduced a new standard for all housing association and council houses in Scotland. This is the Scottish Housing Quality Standard (SHQS). It includes standards on energy efficiency, kitchens, bathrooms and safety and security. This was, and continues to be, funded through rental income with no increases to rents specifically for this purpose.

The SHQS Standard target was originally set to be achieved by 2015 and maintained thereafter. It was not optional and except for some abeyances, this was delivered by the target date and maintained/improved since. As at March 2021, 86.74% of properties are compliant. The SHQS standard recognises that some things may be beyond the control of the landlord and so are held as “abeyances”

There are 2 areas of current non-compliance for the Association’s stock and this is why properties are not 100% compliant.

1. **Energy Efficiency** - Where tenants have not agreed to the works eg replacement central heating. In these instances we continue to offer to do the work or carry it out when the property is vacant. At end March 2021, there was one property in this category under SHQS Energy Efficiency
2. **Healthy Safe & Secure** - Door Entry Systems (DES) where owners in blocks do not agree to participate in improvement works – we continue to engage with owners to try to get their agreement and do the work. We understand that this can be frustrating for tenants in these blocks but we continue to pursue this and have taken account of DES installations in the financial projections. At end March 2021, there were 120 flatted properties in this category.

Energy Efficiency Standard Social Housing (ESSH 1)

The Energy Efficiency Standard for Social Housing (ESSH) is a Scottish Government standard which aims to improve the energy efficiency of social housing in Scotland. It will help to reduce energy consumption, fuel poverty and the emission of greenhouse gases. This can be achieved in many ways including more efficient boilers, improved insulation, new double glazing, renewables etc.

Our ESSH1 programme was on target to be compliant by the target date set for December 2020 until the impact of Covid in March 2020. As at March 2021, we are 95.5% compliant with ESSH 1 which compares favourably with the progress made by other landlords all of who were also affected by the impact of Covid. The Scottish Government did not extend the target date for ESSH 1 due to impact of Covid with failures going forward reported as part of the ESSH 2 return. This year 2021/22, we have re-instated contract works and continued to undertake improvement measures at the 64 properties that originally failed ESSH 1 target in December 2020. These improvements will be reflected in the 2021/22 figures.

Future Standards & Regulations Changes

Energy Efficiency Standard Social Housing (ESSH 2) When ESSH was introduced, a review was proposed for 2017 to assess progress towards the 2020 target and to consider future milestones beyond 2020. Phase 1 of the review was completed in October 2017, assessing progress towards the 2020 target and updating the ESSH Guidance for Social Landlords produced by the Scottish Government. Phase 2 of the Review has been completed and below is an overview of the outcome proposals.

The Scottish Government have proposed future activity for ESSH2, as follows:

- a challenging and aspirational target to maximise the number of social rented homes meeting an EPC B by 2032 with a review set for 2023;
- a minimum energy efficiency standard of EPC D is set for a house to be let, subject to limited temporary exemptions.

- a vision for 2040 for social housing's contribution to realising the fuel poverty, energy efficiency and climate change ambitions of the Scottish Government;

An EPC is an Energy Performance Certificate to show the energy efficiency rating of your home, this is similar to the stickers you might see on your white goods. Going forward, it is likely this will be amended to include Carbon Measurements/Values for each property.

Fire & Smoke Alarms in Scotland's Homes (FCMD) Following the major fire spread through Grenfell Tower the Scottish Government set up a Ministerial Working Group (MWG) to oversee a review of building and fire safety regulatory frameworks in Scotland. Since 2017 the MWG have made fire and smoke alarms in Scottish homes a priority. Due to the impact of Covid, the target date for meeting this standard has been extended to February 2022. The requirements were announced early 2019 and incorporated into the Housing Scotland Act 1987. These are outlined below

- Align all rented properties to that of the private rented standard
- Minimum 1 smoke alarm installed in the room most frequently used for general daytime living purposes
- At least 1 smoke alarm in every circulation space (halls & landings)
- At least 1 heat alarm installed in every kitchen
- All alarms to be ceiling mounted where possible in line with manufacturers instructions and
- All interlinked
- Carbon monoxide detectors in all homes

Initially, there was a two year period for compliance with the costs being funded from rents. There was also the option of an interest free loan available to landlords from Scottish Government to help spread costs. We made a successful application for this, but it requires to be paid back. The costs of this additional work are in the region of £1 million and work is well underway in tenants' homes to meet the extended target of February 2022.

Brexit & Covid: Implications for materials/labour availability and cost may be an issue. This is reflected in the Bank of England commentary on inflation.

EICR (Electrical Installation Condition Report): Also known as an Periodic Inspection Report. The cycle for these is now 5 yearly compared to the Association's previous 10 yearly cycle resulting in additional intermediate cycles over the 30yr rolling investment plan.

Health & Safety: Again, and on the back of the Grenfell Tower fire, there are likely to be implications and changes to fire door specifications, materials and general inspection regimes. There will be funding implications with this.

What is the rent increase proposal for 2022/23?

We are looking at the impact of rent increases from 2.9% through to 4%

Once we factor in all the matters we need to consider in order to achieve what we need to and, taking account of tenants' views and priorities, then a decision will be taken on the level of increase to be set within this range.

No decision has been made yet. This decision will be made towards the end of January so your views are very important.

Why does the money have to come through an increase in rents?



Our Business Plan sets our estimated income and expenditure over the next 30 years.

We are required to continue to meet the Scottish Housing Quality Standard going forward and also maintain EESSH 1 and meet the EESSH 2 standards in the set timescales. New regulations require to be met.

The feedback that we generally receive is that most tenants want to see the quality of their homes improved as quickly as possible and we believe that continuing to make good quality improvements to your homes is very important. 69% of those responding to the 2021/22 Rent Consultation exercise put improving housing as their top priority.

We have been successful in seeking grant money and interest free loans available eg for some insulation works but most improvements to homes have to be paid for from rents.

What would be the difference between 2.9% or 4.0% increase in rents overall?



An increase of 2.9% results in a projected overall increase in rental income in the region of £177,000 for the year 2022/23

A 4.0% increase results in a projected overall increase in rental income to around £244,000 for the year 2022/23.

The values of range of increases being considered are lower than the current rates of CPI and RPI inflation and below medium term inflation forecasts.

The lower increase would mean less money available in the year and there is also a longer term effect as the reduced income “rolls up” over the life of the business plan.

A lower than 3.5% increase could mean some reduction in investment or the need for service reductions in the future depending on how the costs of works are affected. However this could be dealt with by further reviewing the timing of work etc or cutting some service areas. These are issues being considered and your views are welcome.

We must also ensure that we meet the conditions of our loan agreements with our lenders, the Royal Bank of Scotland and GB Social Housing. These are known as “covenants” and any financial plans must take these into account. Some covenants affect income and expenditure and a balance is required to make sure we meet these. There are serious consequences if these are not met. This is a complex area and we will go into this in more detail as part of the Focus Group discussion.

What is the planned level of spend of the next 5 years on works to tenants' homes?



The Association plans to spend around £6 million on planned maintenance and improvements to our tenants' homes over the next 5 years from 2022/27. The rent increase applied will have an impact on the work to be undertaken. The planned 5-year programme from 2022 to 2027 includes:

Component	Budget
Insulation/External Rendering/Roofs EESSH 1 & 2	£1.0 million
Electrical Works Inc Heat/Smoke & CO Alarms	£0.5 million
Heating – New & Replacement	£0.5 million
Kitchens & Bathrooms	£1.7 million
Door Entry Systems - New & Replacement	£0.5 million
Windows & Doors	£0.5 million
Other investment & planned maintenance	£1.0 million
Statutory Compliance – Gas, Asbestos, Legionella, Fire etc.	£0.3 million

This is a substantial amount of investment in the housing stock and is spread over all our areas of operation. Following a review of the business plan due early 2022, an Investment Newsletter Special will be issued to all tenants advising of the investment works planned at their homes over the next 5 year period. We have asked for your views on future priorities as part of our 2021 Winter Survey.

In addition to this, we spend in the region of £1.0 million per year on repairs and other maintenance services.

Impact of Covid on Investment Programme

2019/20 Investment Programme: Following the outbreak of Covid 19 in early 2020, both the UK & Scottish Governments produced guidance/rules to enable ,where possible, businesses to continue to operate. However, Covid restrictions had a major impact on the building industry resulting in consultants and contractors furloughing many of their staff resulting in the ability to deliver projects in the last quarter of 2019/20. The value of the undeliverable works due to Covid restrictions was £185,000.

2020/21 Investment Programme: The total budget provision for the investment programme this year was £2.3 million and included the works not completed in 2019/20. We were all still operating under the covid restrictions with many of our consultants and contractors' staff still furloughed and although some projects were delivering

intermittently there were issues being identified with the availability of materials. The outcome of this was a underspend in the investment programme of £1.1 million.

2021/22 Investment Programme: The budget provision for this year based on the business plan and taking consideration of incomplete works from the previous years whilst taking account of what works could be delivered with resources and materials available was £1.4 million. Currently of the £1.4 million budget , £600,000 has been spent with the balance £800,000 committed to spend by end financial year March 2022 unless there are further covid restrictions put in place.

Work not completed in the budget year does not represent a saving but moves the work into future years.

Impact of Covid on investment costs

It is too early at this time to provide exact increase costs on the investment works as most contracts the Association have in place are 4 year to 5 year “frameworks”, with most contractors honouring the rates set in the frameworks. These frameworks have provided some protection against increasing costs and allowed some flexibility in delivering works.

However as these come to an end we will need to procure new frameworks early in 2022. It is expected that we will see rates increase due to material availability and costs associated with manufacturing. Early indications from the sector are reporting increases upwards of 16%.

We have two main contracts in place for day to day repairs (JRW) and gas servicing/reactive both due to expire March 2023. The day to day reactive increase approved in April 2021 was 10% whereas the gas servicing & reactive was 5%. The contracts are set up slightly different from each other.

The day to day repairs rates is set for a 3 year period with option to extend a further 2 years with uplifted rates tied into the nationally recognised Building Indices. We use a specialist quantity surveyor to support these negotiations so we can compare for value for money across the building industry. This repair contract is in year 4 of 5 with rates uplift due in April 2022. Negotiations will commence February 2022 at which time we will know the forecasted Building Indices Rates.

The gas servicing and reactive has an annual uplift confirmed in rates for initial 3 year period with the option to extend a further 2 years with uplift rates tied into the Building Indices. These were fixed with the incumbent contractor in April 2021 to take the contract up to March 2023.

	<p>Increases have been experienced though the additional requirement for safety equipment , Personal Protective Equipment (PPE), to enable contractors to continue to work in tenants' homes. One off payments have been made to contractors to cover this.</p>
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What does this mean for my rent?



Rents vary by size, type of property and location so it is not possible to give everyone an individual rent figure at this time. When the increase is decided we calculate individual rents and notify tenants of their new rents by letter.

The table below is a useful “ready reckoner” to give you an indication of what the proposed increases may mean for you.

Qualifying tenants will be able to claim housing benefit or the housing element of Universal Credit. We have Sarah Nicolson in the role of Tenancy Sustainment Officer as part of our Tenancy Management Team. If you need help with financial issues affecting your ability to pay your rent, then Sarah or other members of the Team may be able to help.

	Current Rents 2021/22	If 2.9% 2022/23	Weekly Increase of	If 4.0% 2022/23	Weekly Increase of
1 BED	£71.24	£73.31	£2.07	£74.09	£2.85
2BED	£78.88	£81.17	£2.29	£82.04	£3.16
3 BED	£90.88	£93.52	£2.64	£94.52	£3.64

How does my rent compare to tenants of other housing associations and local authorities?



In your Winter Newsletter 2021 there is a section on the Charter and from this you can see how Paragon average weekly rents compare with other providers. These figures are as reported to the Scottish Housing Regulator through the Annual Return on the Charter.

Paragon rent levels continue to compare favourably to rents charged by other housing associations including other Forth Valley associations. In addition to rents, some Housing Associations charge a service charge. For the vast majority of our tenants there is no service charge for landscaping etc. However in some of the new developments there is a small service charge, eg Baillie Court, Bo'ness, for close cleaning

Property Size	Paragon HA	RSLs Average Rents	Difference	%
Bedsit	£64.52	£69.42	-£4.90	-7%
1 bedroom	£71.24	£77.79	-£6.55	-8%
2 bedroom	£78.88	£87.33	-£8.45	-10%
3 bedroom	£90.88	£95.05	-£4.17	-4%
4 bedroom	£103.30	£101.39	£1.91	2%
Average	£82.95	£85.57	-£2.62	-3%

How does Paragon know if rents are “affordable” and how can you help if I have problems paying my rent?



AFFORDABILITY AND HIGHER RENT LEVELS

Affordability is based on the idea that everyone should have access to a warm home that they can afford as the starting point of good health and wellbeing. We appreciate that tenants all have different financial circumstances and obligations.

Rents for individuals

At an individual level we discuss rent payments and obligations with new tenants as they sign up and the Tenancy Management Team are there to help if tenants have problems in paying rent. We publicise this in our newsletters and would urge anyone experiencing difficulties to contact them. They can help with budgeting and benefits advice and looking at options such as moving to a property with a lower rent. We also have a programme in place to improve energy efficiency across the housing stock to cut energy use and so save on fuel consumption.

Rents across the housing stock


This year Arneil Johnston have undertaken an independent review of the Affordability of Paragon Rents as part of the Rent Harmonisation Exercise they are working on. An Affordability Factsheet taken from their initial findings is available on our website.

They use a technique called “equivalisation” to adjust household income to reflect the different resource requirements of different households. Household income is recalculated to take into account differences in household size and composition. Their findings show us that all groups can comfortably afford PHA rents although single tenants in 2 bedroom properties do need to devote a higher percentage of income to rent.

We know that everyone is different and these figures are a generalisation. If you have any problems paying your rent please get in touch with the Tenancy Management team who will try to help.

The majority of properties owned by Paragon were originally built by Scottish Special Housing Association (SSHA which became Scottish Homes) and were mainly purchased by Paragon in four transfers between 1998 and 2002. The rent structure in place reflects the location and amenity of properties and the cost of the acquisition of properties and planned investment.

	<p>Additionally a number of properties (around 50) were acquired by the Association via the Mortgage to Rent Scheme. Rents for these were set individually taking into account the level of investment required to bring properties up to the Scottish Housing Quality Standard and the cost of acquiring these. The grant structure in place for the Mortgage to Rent schemes means that there is a much higher purchase price for these properties than those acquired by stock transfer and this is reflected in the rent charged. Where we have provided new build properties these rents reflect the project cost and grant levels for it. In both cases affordability is considered but the rents reflect different acquisition routes.</p> <p>At the opposite end of the spectrum we have some properties that have rent levels that could be considered to be low as they are substantially lower than the Scottish Average.</p> <p>Given the above, rents for what appear to be very similar properties may vary but they reflect how we have acquired them and the programme of works involved.</p> <p>The numbers acquired by different routes has grown in recent years and this is one of the reasons we are now undertaking “a rent harmonisation process”. This will see us working over a number of years to harmonise rent across the stock. We will be consulting on this in the coming year so look out for opportunities to get involved.</p>
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<p>Will Paragon still be able to carry out improvements and repairs?</p>	<p>If we adopt an increase of less than 3.5% there may have to be some savings on projected expenditure and as noted above it would have a longer term impact too so we would have to look at reducing investment, services or delay some works.</p>
<p>How will Paragon fix rent increases in future?</p>	<p>As part of the rent harmonisation process we will look at how rent increases should be fixed in the future to ensure that the Association can continue to invest in your homes, meet the SHQS, EESSH and maintain a good level of service and meet our other obligations provided we take account of all the considerations when we set the increase.</p> <p>We will continue to inform and consult with you on rent matters and are happy to listen to your views on how we can make that work for you.</p>
<p>Will Paragon continue to be financially sound in the future?</p> 	<p>We are not complacent about what we do. We regularly review our financial position and look ahead. We subject to scrutiny and make regular returns to the Scottish Housing Regulator on performance and financial matters.</p> <p>We have produced a summary of our financial position in our Annual Report and we produce Annual Accounts. You can find this on our web site at our Facts and Figures section – here is the link</p> <p>Annual Report & Accounts 2020-21 (paragonha.org.uk)</p> <p>We are of the view that we can successfully deliver services to you into the future, continue to provide homes at affordable rents without excessive rent increases and continue with our investment in your homes.</p>

What about Value For Money?



Outcome 13 of the Scottish Housing Charter expects Social landlords to manage all aspects of their businesses so that:

Tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

The Scottish Housing Regulator's National Panel of Tenants and Service Users published its 4th Annual Report in March 2017. The report considered views on what value for money means for users of social landlord services. It included a range of factors that contribute to value for money judgements and to what extent service users see these factors as potentially justifying higher rents. Feedback suggests that value for money judgements are influenced by a broad range of factors.

The main drivers on value for money appear to be:

Rent levels and affordability

Comparability of rents

Quality of Services such as Repairs / Maintenance

Capital Investment in Homes

The Size of Annual Rent Increases

Feedback from the Panel did not express a clear preference for a single value for money performance indicator but saw value in a range of measures around rent comparability, income remaining after tenants have paid housing costs and tenant satisfaction with rents.

We have been undertaking work around value for money including a void and repairs review with the Tenant Scrutiny Panel and working with Scotland's Housing Network on cost benchmarking. Our most recent feedback from tenants through our ongoing tenant satisfaction "reality checks" shows that around 74.1 % of tenants most recently surveyed consider their rent to represent good value for money.

How can I make my views known?



This year we have extended the number of ways you can make your views known:

1. By returning our postal survey
2. By using an email version of the form – request via enquiries@paragonha.org.uk or you may have received this direct to your in box
3. By using our online web site survey form
4. Taking part in the sample Phone Survey if contacted
5. By joining the Scrutiny Group and/or taking part in the Rent Focus Group
6. By requesting a call back
7. Facebook Q&A session

If any of the above options are not suitable for you , please get in touch and we will do our best to help. We can offer out of business hours contacts too.

If you have any other ideas on how you would like to make your views known - please let us know!

Published by:

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Scottish Charity No: SC 036262
Property Factor PF000282

Publication Date : 4th January 2022

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