

2026/27 RENT CONSULTATION



YOUR VIEWS MATTER

Paragon applies a rent increase each year on 29th March. We are required by law to consult with tenants about any proposed change. We must also explain what different rent options may mean for tenants. This newsletter is the start of the consultation process.

Why are we asking you for your views on the proposed rent options?

The Association's Management Committee will decide on next year's rent increase in January 2026. The decision they make will take into account the views of tenants. We recognise the importance of seeking feedback from our tenants. We want to inform you about the impact different rent options have on how we can improve your homes and the services we offer.

No time to read this newsletter in full? Then visit our Facebook Page for a video summary instead. Also contact us if you need it in a different format, including an easy read version.

What about the impact on tenants?

As a registered social landlord we try to keep rent affordable for all our tenants. Rents are only increased by the amount needed to invest in your homes to keep them in good condition, maintain services offered and ensure that we can offer housing as a financially viable organisation.

We understand the impact that the continuing cost of living crisis is having on tenants and that many of you are struggling with higher prices for energy, food and general living costs. Many tenants are having to make difficult choices about heating homes and buying food. The table below shows how we have tried to keep increases to a minimum over the past 5 years.

2021/22	Rent Freeze
2022/23	2.9%
2023/24	4.0%
2024/25	6.3%
2025/26	3.9%

This means the income available to us has reduced in "real terms" as rent increases have not kept up with rising costs. This affects medium to longer term investment.

When we are looking at annual rent increases, we look closely at the Association's finances and planned works. We also look at comparability with other social landlords.

INFLATION

When calculating proposed rent increases the Association normally uses a formula linked to inflation. Normally we use the Retail Price Index (RPI). We are also looking at the impact of the Consumer Price Index (CPI).

	RPI	CPI
Oct 24	3.4%	2.3%
Oct 25	4.3%	3.6%
Nov 25	3.8%	3.2%

Our long-term projections are based on rents rising at the start of each financial year by RPI plus 1%, using the rate of RPI as at November each year. All the consultation options are below November's RPI +1%

We look at rents year on year to see what level of increase should be applied.

CONSULTATION OPTIONS

2026/27

3.6%	4.3%	4.6%
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See your individual projection sheet to find out how any rent increase is likely to affect you.

A 3.6% increase would produce around £ 318,400 additional income, whilst a 4.3% increase would generate £ 356,200 and a 4.6% increase would produce around £ 378,900 additional income. The aim is to use any additional income to add back into the investment programme primarily through new kitchens and bathrooms.

We know that any rent increase is unpopular. However, the costs of providing our services and keeping neighbourhoods safe and tidy has risen significantly in recent years, and we do not expect these costs to reduce.

Repairs, Maintenance & Investment

Our biggest expense is carrying out repairs and maintenance and improving homes and neighbourhoods. We are expecting to spend over £3 million repairing & improving our homes and neighbourhoods in 2026/27.

There are a number of options depending on which rent increase is chosen. Various projects are planned. You will be notified individually of works planned for your home during the year. If you would like to join in any of our working groups looking at how we specify and procure works please get in touch.

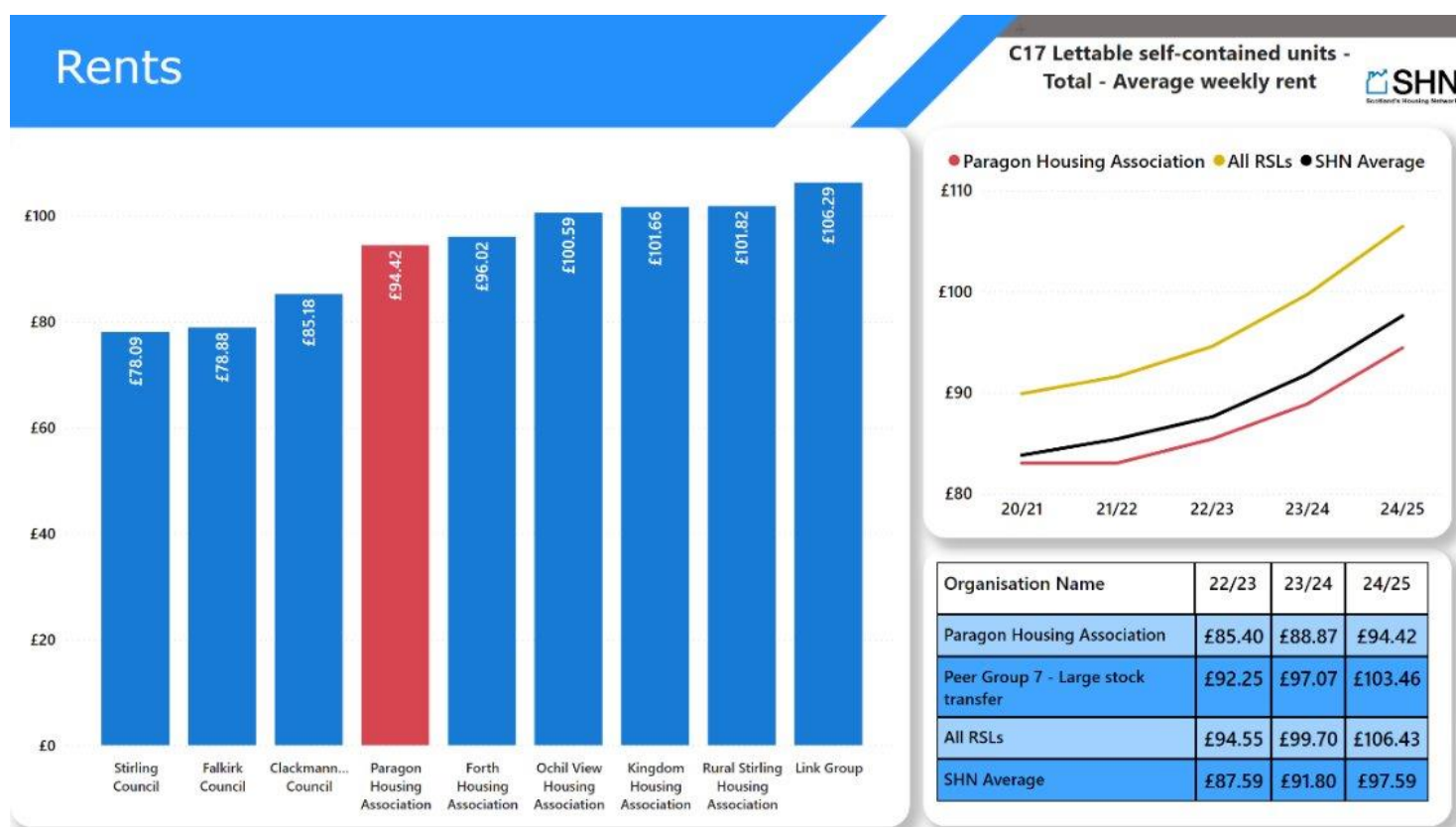
- Roofing / Rendering works
- Painterwork – Gutter Cleaning Grangemouth
- Pre-painterwork repairs – Denny
- Electrical Inspection Condition Reports (EICRs) approximately 300 properties part of rolling 5 year programme
- Heating & Hot Water boiler/system replacements
- Kitchen Replacements – ongoing project
- Sanitaryware (Bathrooms) Replacements - ongoing project
- Doors & Windows Inc Flatted Fire Doors
- Environmental Works – landscape maintenance



Affordability & Rent Harmonisation

Every year we take a close look at affordability. This year in addition to this general information we are providing each tenant with an individual projection based on the 3 options we are consulting on. We are doing this because the phasing in of rent harmonisation means that not all tenancies will have the new rents applied in one go as we are planning to phase in over the next 3 to 5 years. Please note that these are only Estimates at this time.

Below is a slide provided by the independent Scotland's Housing Network showing how Paragon rents compare to other local Registered Social Landlords



However, we appreciate that average rents mean little to individual tenants and that is why the rent harmonisation exercise was so important. From April 2026 we will be continuing to phase in the new 'harmonised' rents for all tenancies in line with the new rent setting policy adopted by committee in February 2025. Around 620 tenants will transition to their new rents in the first year with the remaining tenants seeing the change implemented over the next few years. We know that this is a complex process and that is why we have created individual sheets this year to try and give you a real indication of what the different rent increases we are consulting on will potentially mean for you. We are also setting time aside for one on one meetings giving you the opportunity to discuss the real implications of rent harmonisation.

What are the options for the 29th March 2026 Rent increase?

Whilst this table gives you an indication of what each level of increase does to average rents across the three local authority areas, this year we have also given you an individual projection sheet. This is because rent harmonisation means the impact on individuals will vary a lot.

The table below shows how average [weekly] Paragon rents would be affected by a rent increase of 3.6%, 4.3% & 4.6%

Council area	Size	Total	Weekly Rent	3.6% increase	4.3% increase	4.6% increase
Clacks	1 APT	3	£74.48	£77.16	£77.68	£77.90
	2 APT	9	£89.97	£93.21	£93.84	£94.11
	3 APT	216	£94.07	£97.46	£98.12	£98.40
	4 APT	171	£104.95	£108.73	£109.46	£109.78
	5 APT +	17	£112.97	£117.04	£117.83	£118.17
	Clacks Total	416	£99.09	£102.66	£103.35	£103.65
Falkirk	1 APT	5	£76.23	£78.98	£79.51	£79.74
	2 APT	120	£82.00	£84.95	£85.52	£85.77
	3 APT	473	£92.64	£95.97	£96.62	£96.90
	4 APT	282	£105.64	£109.44	£110.18	£110.49
	5 APT +	25	£132.88	£137.66	£138.59	£138.99
	Falkirk Total	905	£96.39	£99.86	£100.53	£100.82
Stirling	2 APT	38	£89.90	£93.14	£93.77	£94.04
	3 APT	43	£100.32	£103.93	£104.63	£104.93
	4 APT	77	£115.52	£119.67	£120.48	£120.83
	5 APT +	1	£132.46	£137.23	£138.16	£138.56
	Stirling Total	159	£105.40	£109.19	£109.93	£110.24
	Overall Total	1480	£98.14	£101.68	£102.36	£102.66

What about New Build Properties?

The way new build homes are financed means that stopping their development would not save the Association money or help to keep rents affordable for existing tenants. We are planning to keep building a small number of new homes.

What does the increase mean for the Association's income and expenditure and how does that affect me and my home?

Here is the estimated increase in income for the Association for each option. We know costs are rising so we need to increase rents to cover these.

Increase	Additional Income
3.6%	£318,394
4.3%	£356,189
4.6%	£378,865

The lower the increase, the longer it will take to carry out improvements to homes. What do you think? There are lots of ways you can make your views known – including evening sessions.

NEED A LITTLE HELP? It's good to talk.....

We appreciate that in the current cost of living crisis it might not just be rent that tenants are struggling to pay. Even if you are not in arrears with your rent but are struggling with other costs it is worth contacting us to discuss your situation and the help that might be available. Over the past 18 months the Association has received funding and support from a number of sources enabling us to offer help, advice and practical assistance to both new and existing tenants. See our Winter Newsletter for more information on how we may be able to help you.

WANT TO FIND OUT MORE?

If you want more information, you can get a copy of our more detailed **Rent Briefing Paper** which will be available from **6th January 2026** or just call us on 01324 664966 and we will try to help

Online 

There will be a link from the Home Page to the Briefing

By Post 

Phone 01324 664966 and we will post you a copy

E mail 

Request via
enquiries@paragonha.org.uk

In person 

Call into reception or pick up a copy at our drop in session

TIMETABLE

Please return your online and paper surveys direct to the Association by **Friday 16th January 2026**.

We have asked our research partner, Knowledge Partnership, to carry out a Sample Phone Survey from **Tuesday 6th January to Friday 16th January 2026**. If they phone you, we would appreciate you taking the time to answer their questions. It should take no more than 5 minutes. Also, if you have given Paragon HA your email address, Knowledge Partnership will send you a copy of the survey by email.

WE REALLY NEED YOUR VIEWS AND WE ARE OFFERING LOTS OF WAYS TO GET INVOLVED - INCLUDING OUT OF OFFICE HOURS

Focus Group / Drop In / Call Back Service

If you want to attend the Focus Group, contact us on 01324 664966 or email enquiries@paragonha.org.uk to tell us if you are coming. We can provide transport if required. If you have any particular needs, we may be able to help e.g. big print materials etc.

Tuesday 6th to Friday 16th January 2026 Telephone Survey Sample survey being undertaken by Knowledge Partnership	
Thursday 8th January 10:30 AM	Rent Focus Group – Paragon Office (option to join on line) Come along and find out in more detail what information is considered when making a decision about rent increases. Give us a call or drop us an email for more details
Tuesday 6th – Friday 16th January (including outwith normal office hours)	Call Back Service Request a call back (including after office hours) by email or phone then our staff will give you a call to hear your views and provide you with information as required.
Monday 12th January 10.30 – 12.30	Drop in Session – Paragon Office Grangemouth
Monday 12th January 1.30 – 3.30pm	Drop in Session Clacks – Sauchie Community Hall
Wednesday 14th January 2.00 – 4.00pm	Drop in Session Stirling – Stirling Civil Defence Club
Wednesday 14th January 6pm Evening online session – if demand is there	Online – presentation and Q&A session

Returning your survey form

Please check that you have completed all the questions, and then post the survey back to Paragon HA in the pre-paid envelope by **FRIDAY 16th JANUARY 2026**

We really appreciate your feedback.