

Rent Consultation for 2026-27

Please take time to read the following information and select your preferred choice. You also have the opportunity to leave feedback.

We are consulting with you, our tenants, on the annual rent increase and we want to hear your views as we know the decisions we make impact you directly.

We are currently planning how we manage services and invest in your homes next year. Each year we review our rents, looking at what we have spent over the past year, and work out what we will need to continue to provide a quality service and maintain our properties in the coming years.

Rent is our main source of income so is essential for covering the costs of providing all our services to tenants. This income needs to cover the day-to-day costs of the Association and needs to allow funds to be set aside for current and future cyclical maintenance works. This includes paint work, heating systems (servicing and electrical safety) as well as current and future replacement and improvement works, such as replacement kitchens, bathrooms, windows and roofs.

This year we are consulting with you on an increase of 4.5%.

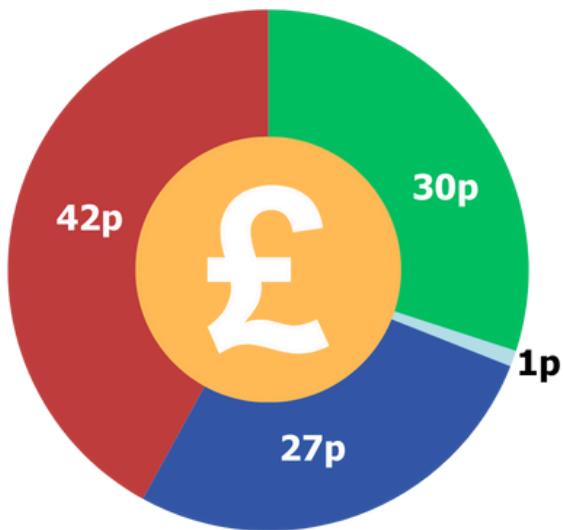
The table shows what this would mean for an average weekly rent.

We understand that many of our tenants are continuing to face financial challenges, and we recognise the impact this has on you.

We aim for our rental charges to be as affordable as possible for customers whilst covering our costs.

What does my rent pay for?

- Overheads and business running costs
- Care & Repair
- Loan repayments
- Maintenance and improving properties



The chart shows a breakdown of how each £1 of your rent is spent. Your home is maintained to the Scottish Housing Quality Standard, with legally required safety checks carried out, such as the Electrical Installation Condition Report. We are investing in renewable energy sources where possible, as well as maintaining a programme of improvements such as kitchen and bathroom re-placements. An out of hours repairs service is available for emergency repairs.

This year we have replaced windows in 40 properties, and fitted renewable energy heating upgrades in 77 properties. An additional 12 properties were upgraded with external wall insulation, Air Source Heat Pump heating systems with Solar PV Panels and battery back up. We have renewed external painting to properties in 5 areas, as well as renewing front doors in 26 properties.

Do rents have to increase?

The costs of providing services, meeting our legal and statutory obligations, and keeping the area safe and tidy have gone up significantly over previous years. We have to make sure that we have enough income to maintain your homes and continue to provide our services.

Like you, we are also facing inflation and rising costs, and we need our income to keep up with these expenses. We are committed to keeping costs down wherever possible and minimising rent increases.

Would an increase to my rent pay for new developments?

No. New developments are funded by a combination of government grants and loans. We are consulting on an increase that will mean that we can continue to provide services in light of rising costs, not to fund new developments.

How does the Association decide on rent levels?

The Association is run by a Board of Management, who will set rent levels at its meeting in February. They will look at the results of the proposal and your feedback before making a final decision.

Along with your comments, Board members will consider what income is needed to provide services, maintain and improve our properties, meet government standards - such as the Scottish Housing Quality Standard and carry out essential repairs, whilst keeping rents affordable.

It's important that we hear your views on our proposed annual rent increase. Your feedback helps shape the services we provide and ensures we make decisions that work for you.

What should I do if I am having difficulty paying my rent?

We understand that everyone can have money problems from time to time and struggle to pay their bills. If it happens to you and you are having difficulty in paying your rent, please contact your Housing Officer. We know that it can be difficult speaking to people about the problems you have but please get in touch as soon as you can.

We can provide advice, information and support that can help you through any difficulties you are facing, and if we can't help, we will try to put you in touch with people who can.

What Next?

Given the reasoning behind the proposal to increase rents by 4.5% for 2026-27, do you support the proposed increase? Yes/No

Please provide your choice on this proposal and also indicate if you would like a member of the team to contact you regarding any feedback you provide. Please use whichever method suits you best:

Online: Complete the Rent Increase Proposal form: <https://bit.ly/LHA-Rent-Increase-2026-27>

Email: Please email your feedback to: info@lochaberhousing.org.uk

Telephone: If you would like to discuss this rent proposal or have any questions, we encourage you to get in touch with either Margaret Moynihan, Chief Executive or Isla Gray, our Housing Services Manager on 01397 702530.

In-person: If you would prefer, we can also arrange an in-person meeting to suit you.

All tenants responding with contact details will be entered into a prize draw to win £100.

Please respond by close 23rd January 2026. Thank you.