

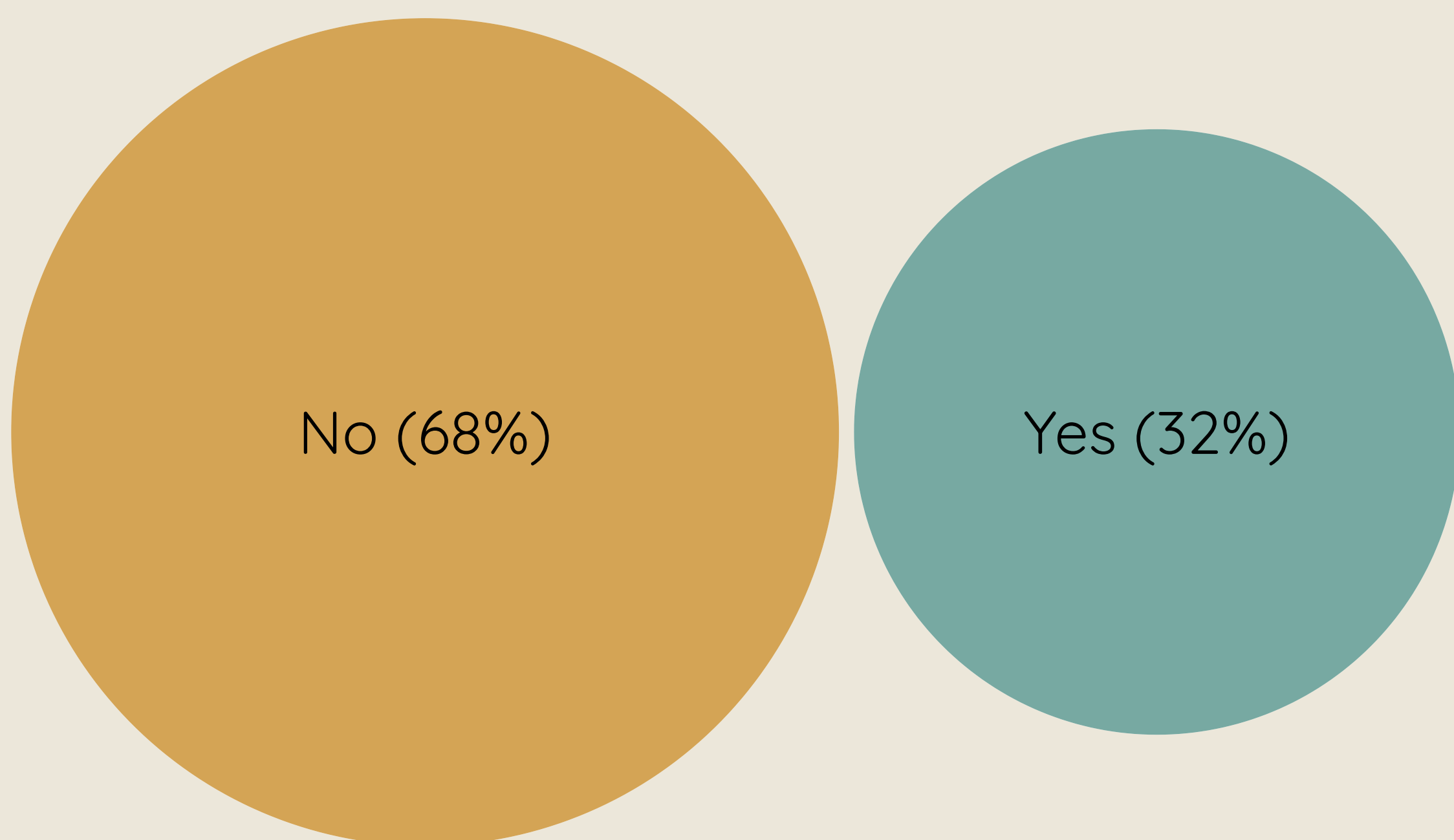
Rent consultation feedback **cairn**

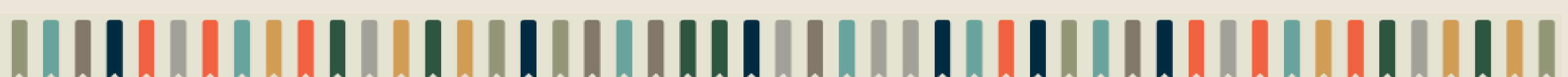
Thank you to everyone who gave feedback on the proposed rent increase.

We received 209 responses to the consultation letter. The responses were a mix of QR code responses, phone calls and emails.

As a result, a 4.25% rent increase has been applied to all Cairn Housing Association rents from 1st April 2026. A 3.6% increase has also been applied to all former Pentland Housing Association tenancies from 1st April 2026 (due to a five year agreement that was put in place with Pentland before they joined Cairn).

Do you support the increase?



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- The results showed that 32% of respondents supported the rent increase proposed for 2026/2027.
 - The most common reason given by those who did not support the increase was concern about the wider cost of living and other rising household costs. We recognise these pressures and understand they are affecting many households. If you are worried about your finances, support is available through our welfare benefits and income teams, as well as through our partners such as Lightning Reach.

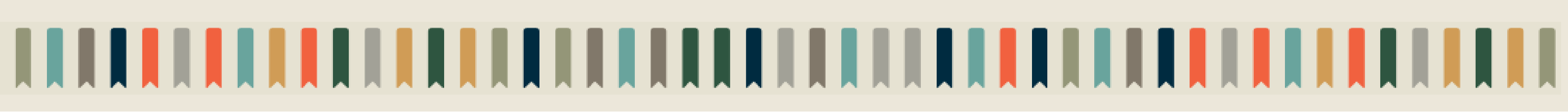
Why can't we always implement tenant preferences?

Although your feedback is essential and directly shapes our proposals, we cannot always adopt the preferred rent option if doing so would prevent us from meeting our legal, safety, or financial responsibilities.

This means that, even when preference is for a lower increase, we must balance these views with the need to:

- Maintain safe, high-quality homes
- Deliver essential repairs and services
- Invest in future improvements
- Meet building safety and regulatory standards
- Remain financially viable in the long term

Ultimately, we must make a decision that ensures we can continue providing safe, compliant, and sustainable homes for all tenants while still keeping rents as affordable as possible.



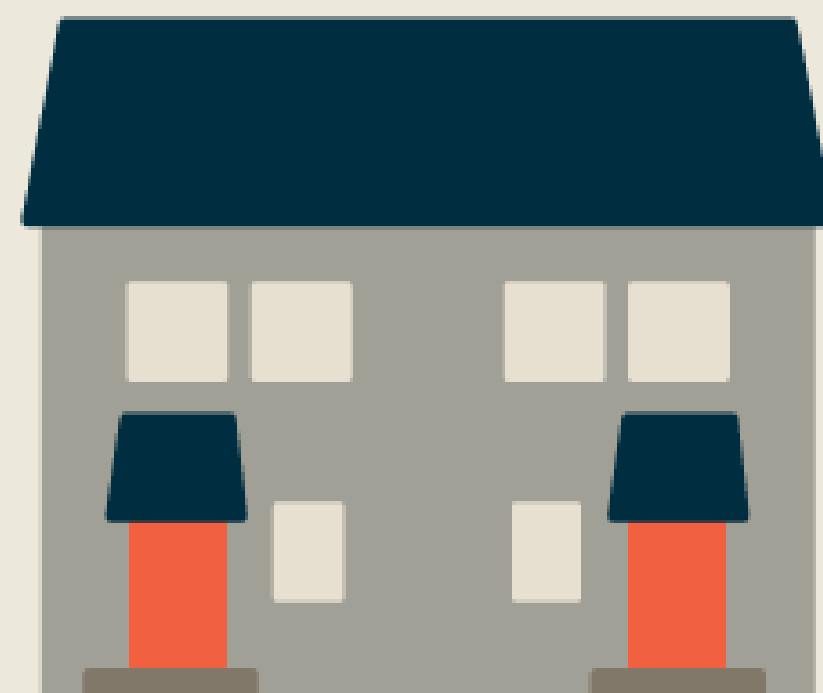
Why do rents need to increase?

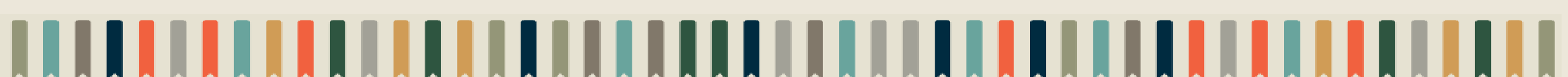
We understand that any rent increase can be difficult, and we appreciate everyone who took the time to share their views during the consultation. Your feedback is important and does help shape how we make decisions.

Like many other services, the cost of running and maintaining homes rises each year. The price of materials, repairs and contractor services continue to increase and this directly impacts the cost of delivering day-to-day services such as repairs and planned improvements to your home.

We are also seeing cost increases in areas such as insurance, where premiums are rising to ensure our homes are fully protected. This includes cover for things like property damage as well as risks such as cyber security, which is an essential part of keeping our services safe and reliable.

Wider global events also affect the cost of providing our services. These can influence energy prices, supply chains and the cost of goods and services. These factors can change quickly and are out with our control, but they have a real impact on our overall costs.

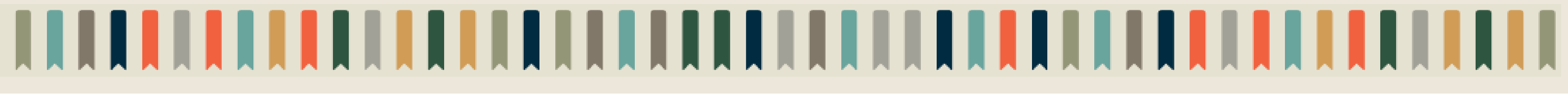




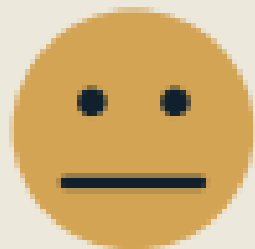
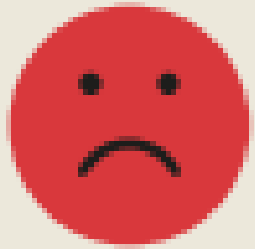
As a housing association, the majority of our income comes from rent. This means our income needs to keep pace with rising costs so that we can continue to provide an efficient, reliable and high-quality service. Increasing rents helps ensure we can invest in your homes, improve services and support our communities.

We know some customers may need support with their finances. We offer a range of support options, including advice and assistance, and you can find more details on this later in the report.

While many of the cost increases we face are beyond our control, we are committed to making sure we achieve value for money in everything we do. We carefully manage our spending and work to secure the best possible prices and services so that every pound of rent is used as effectively as possible.



Are you worried about being able to pay your rent?



- 69% of respondents said they were not worried about being about to afford their rent

What if I am worried about paying the new rent charges?

We understand that managing household finances can be challenging, especially as living costs continue to rise. If you're concerned about affording your rent, please contact your Income Officer. We're here to help and can work with you to find the right support.

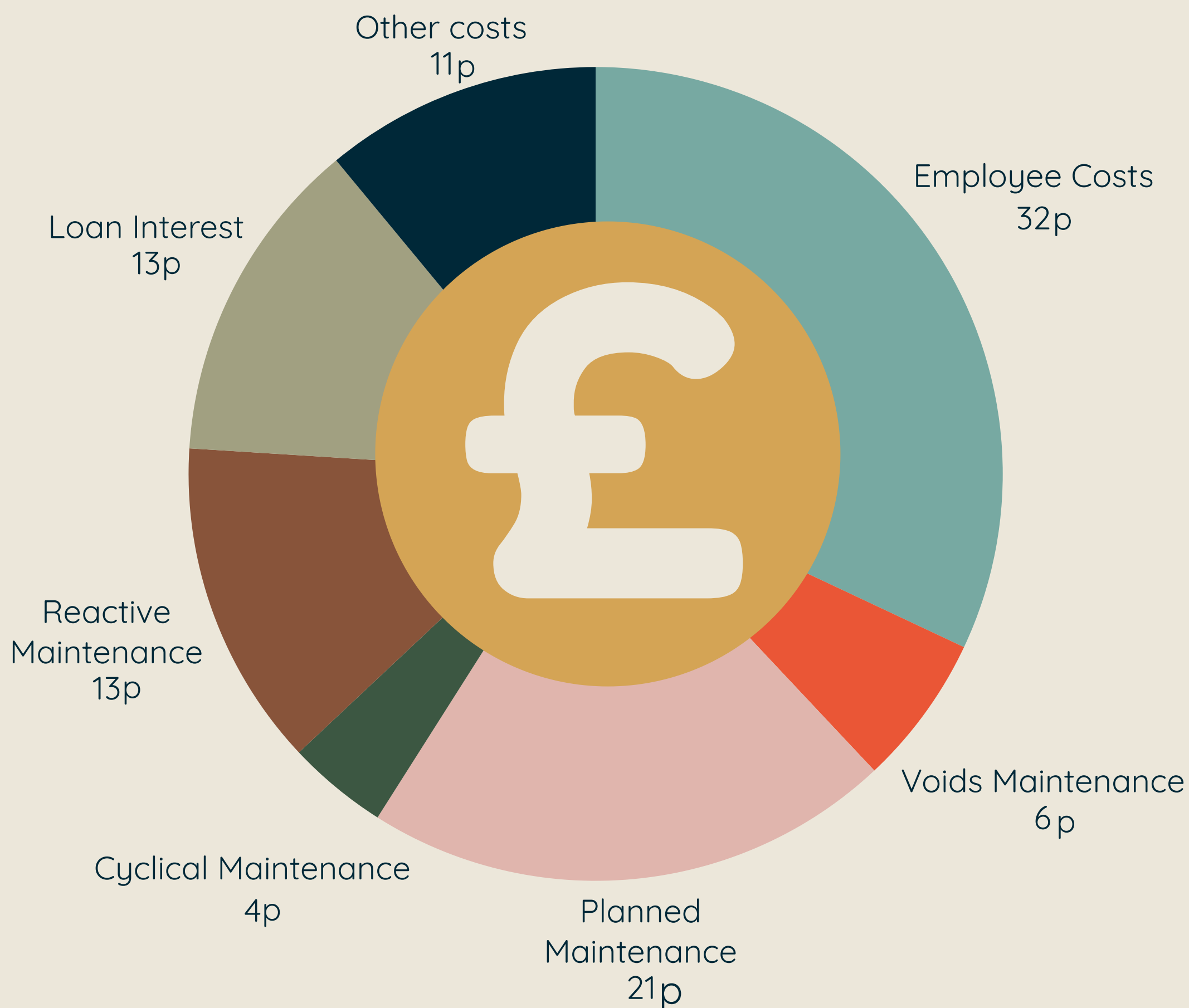
We have also recently partnered with Lightning Reach, a free online portal designed to help you find and apply for a variety of financial support options, including grants, benefits, and assistance with bills. More information can be found through this link:

<https://www.lightningreach.org/application-portal/referral=cairnwebsite>

Our Welfare Benefits Team can also check that you're receiving all the benefits, financial assistance, and entitlements you're eligible for, to help ease pressure on your household budget.

Contact us at enquiries@cairnha.com or on 0800 990 3405 to find out how we can help you today.

What will my rent be spent on?



- **Planned maintenance** - large upgrades such as kitchens, bathrooms, windows etc.
- **Cyclical maintenance** - regularly scheduled maintenance such as gas servicing and electrical inspections
- **Voids maintenance** - repairs to empty properties such as cleaning and safety checks before the property is relet
- **Reactive maintenance** - repairs reported by tenants such as leaking pipes or heating issues
- **Loan interest** - repayment of loans taken out to fund projects such as development of new houses.
- **Other costs** - other operational costs such as running offices, printing and posting of letters etc.
- **Employee costs** - ensuring all employees receive a fair pay agreement in line with sector averages including office-based and frontline employees such as in-house contractors and handypersons.

Comments on the 4.25% increase

“With everything else going up it is inevitable.”

“I understand that funds need to be available for maintenance, repairs etc and a rent increase is necessary.”

“I think the proposed increase of 4.25% is very reasonable”

“I think its far too high, don't mind an increase but should be lower”

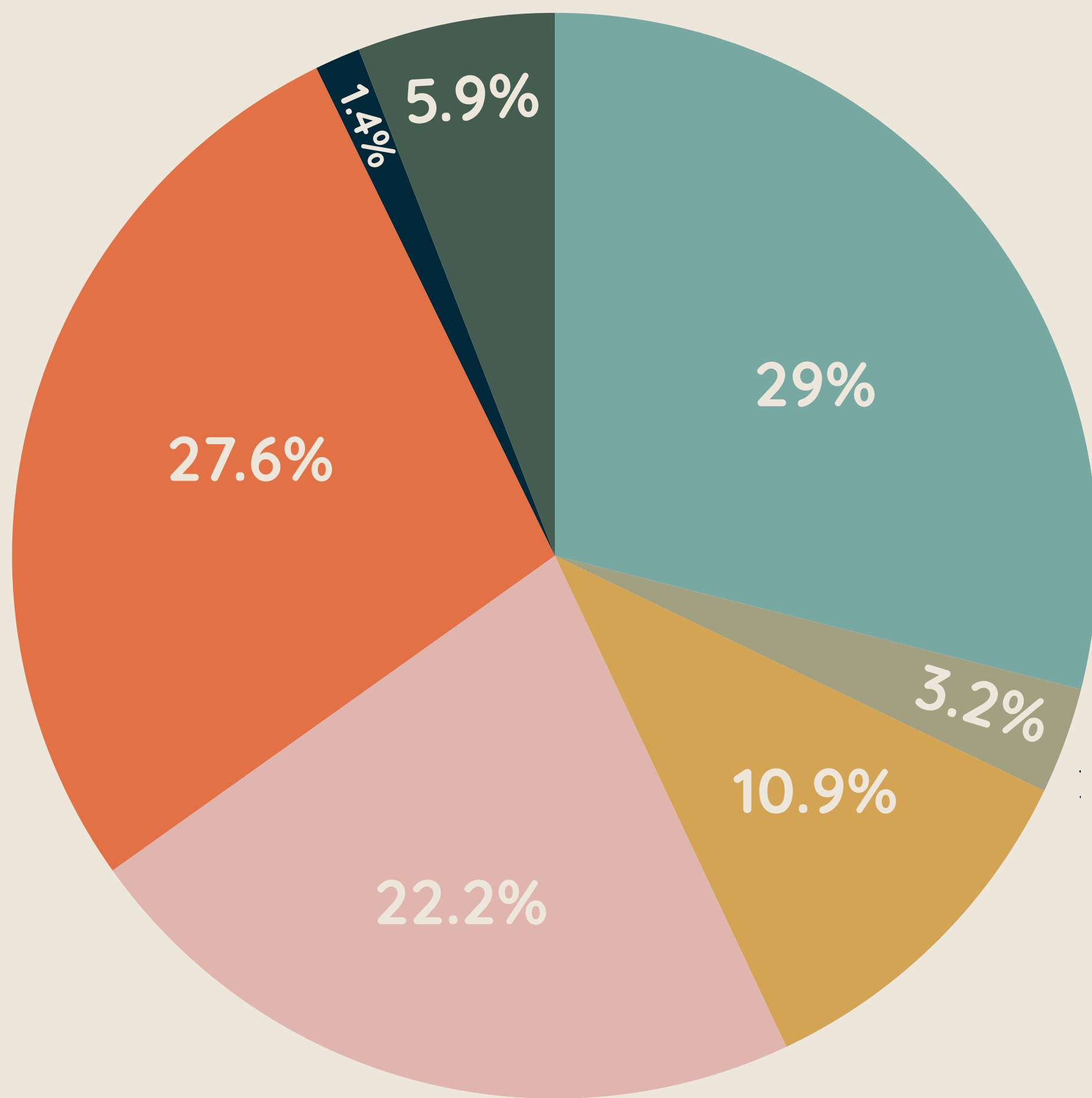
“Everything has gone up and there's not much you can do about it, I understand but what you can do.”

“Everything is going up. But I still feel its affordable.”

“Affordable housing??? Maybe 10yrs ago!”

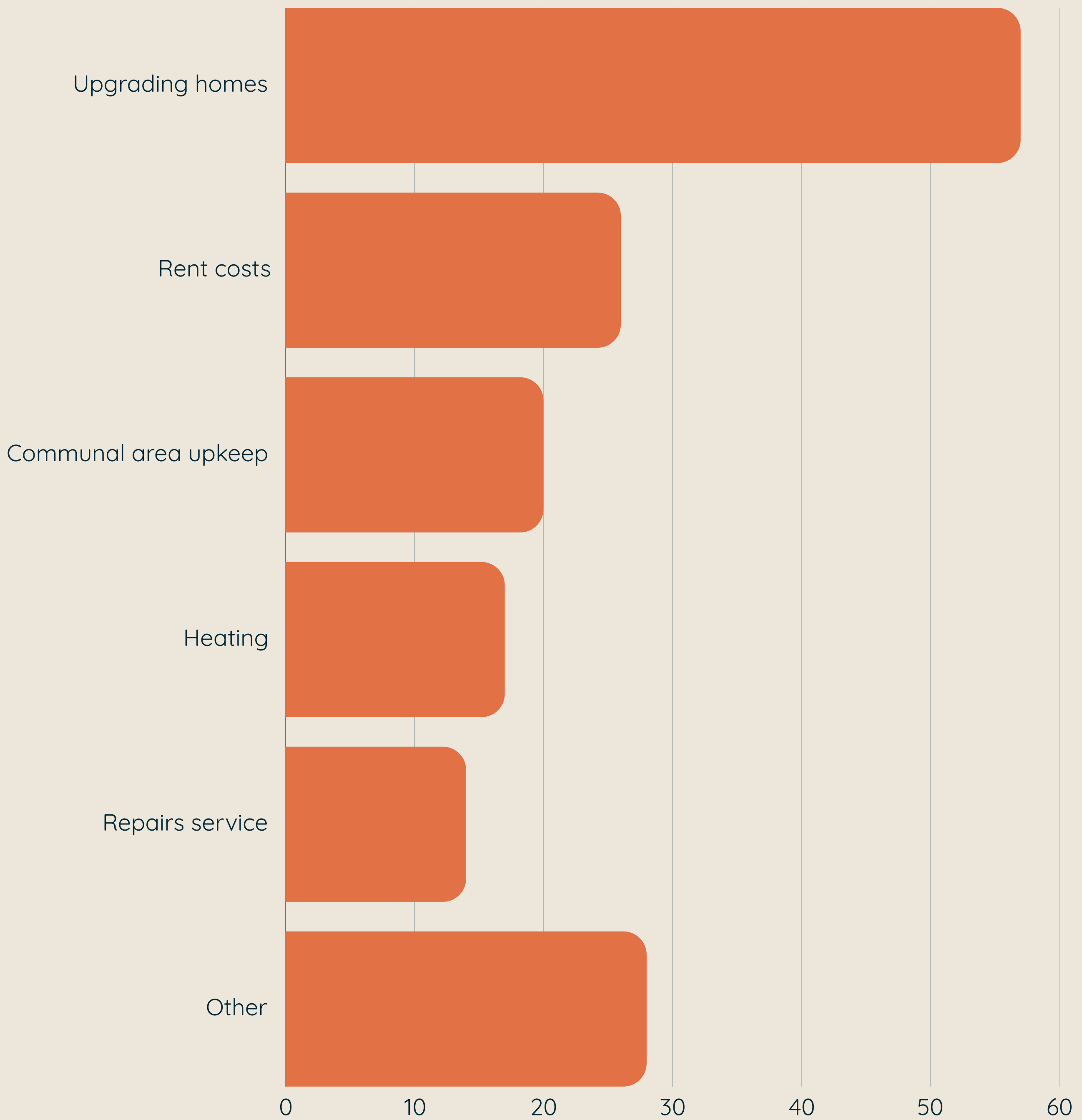
“its ok, needs to be done to keep up with costs of living”

Some of your thoughts on the 4.25% increase

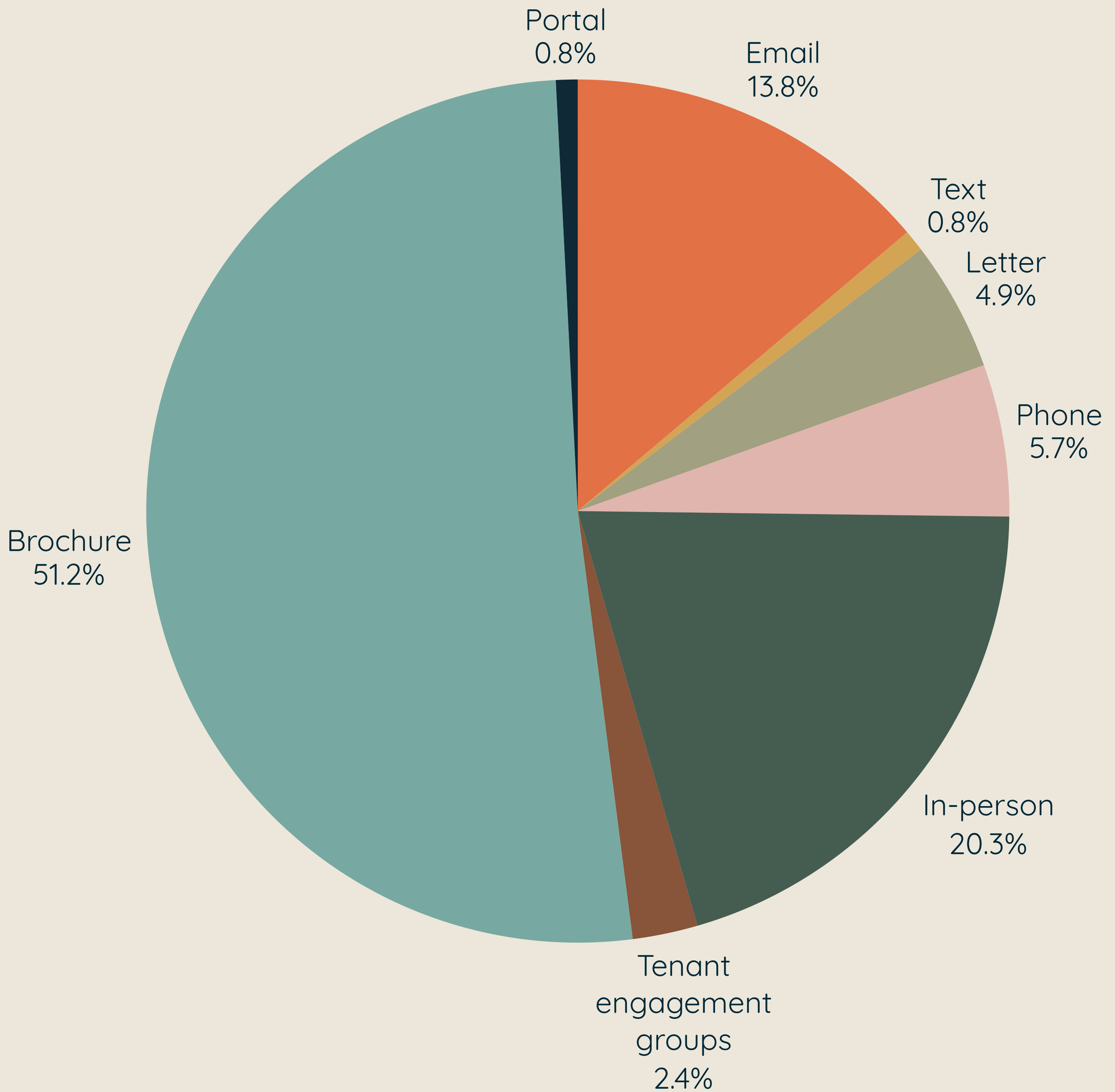


- 29% - It is fair
- 27.6% - Too high, concern over affordability
- 22.2% - Too high for property standard
- 10.9% - No longer value for money
- 5.9% - No comment
- 3.2% - Unsure, depends on circumstances
- 1.4% - Upset at increase

What would you like to see Cairn prioritise in the coming year?



How would you like to be consulted in future?





What are our next steps?

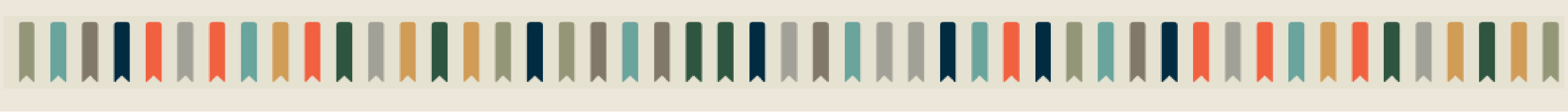
Going into 26/27, we have lots of projects planned to improve our homes and upgrade services.

We plan to deliver:

- **£1.5 million** on kitchen and bathroom upgrades
- **£1.25 million** on new windows and doors
- **£1.2 million** on court development upgrades
- **£750k** on heating upgrades
- **£500k-£1 million** on fire door refurbishment/replacement
- **£500k** on roof refurbishment/replacement

Looking ahead, we will use what you've told us this year to improve next year's consultation. When we ask for your views, we will share a clear, easy-to-read brochure explaining the reasons behind any proposed increase, how the percentage has been calculated, and how the additional income would be used to support and enhance our services. We hope that this document will enable you to share feedback on whether you support the proposal and which priorities matter most to you.

We also recently launched our new tenant portal, which gives you an easy way to view your rent account and keep track of payments whenever it suits you. If you haven't had the chance to explore it yet, we'd encourage you to take a look.





Get involved

We also want to continue building meaningful ways for you to have a voice in shaping our services. We have recently launched two new tenant groups, the Tenant Voice Board and the Customer Insights Panel, both offering different ways to get involved and influence decision-making. If you would like to join either group or find out more, we'd love to hear from you. Please contact us at enquiries@cairnha.com or call 0800 990 3405.

Thank you once again for taking part in this year's rent consultation. Your feedback is incredibly valuable and will shape how we approach the process in future years.



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