



Rent Policy

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Scottish Social Housing Charter Outcomes and Standards this policy helps to achieve	<input type="checkbox"/> Outcome 1 <input type="checkbox"/> Outcome 6 <input type="checkbox"/> Outcome 11 <input type="checkbox"/> Outcome 2 <input type="checkbox"/> Outcome 7 <input checked="" type="checkbox"/> Outcome 13 <input type="checkbox"/> Outcome 3 <input type="checkbox"/> Outcome 8 <input checked="" type="checkbox"/> Outcome 14 <input type="checkbox"/> Outcome 4 <input type="checkbox"/> Outcome 9 <input checked="" type="checkbox"/> Outcome 15 <input type="checkbox"/> Outcome 5 <input type="checkbox"/> Outcome 10		
Care Standards this policy helps to achieve	<input type="checkbox"/> Standard 1 <input type="checkbox"/> Standard 2 <input type="checkbox"/> Standard 3 <input checked="" type="checkbox"/> Standard 4 <input checked="" type="checkbox"/> Standard 5		



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Foreword

Bield make it possible for more people to live their best lives, at home, surrounded by a supportive community. Our rent policy plays a critical role in achieving this ambition by ensuring we can deliver safe, high-quality homes and personalised services that support our Independent Living Approach.

As a social housing provider, rent is our primary source of income. It underpins the sustainability of our services and quality of our housing, enabling us to invest in our homes, support our dedicated staff, and deliver on the standards our tenants rightly expect.

Every decision about rent is therefore taken with great care, balancing affordability for our tenants with our responsibility to maintain and enhance our homes and services we provide – now and into the future.

Our approach is underpinned by a commitment to fairness, transparency, and accountability. We understand the pressure tenants face, and are committed to promoting affordability through regular review, consultation, and the provision of tailored financial advice and support where needed. This policy is also aligned with our Independent Living Approach, which puts wellbeing, dignity, and independence of our tenants at the centre of everything we do.

Our policies are built upon a strong foundation of core values that define our approach and guide how we operate:

- Honesty** We are committed to transparency and truthfulness in all our interactions and decision-making.
- Equality and Diversity** We value and celebrate diversity, treating everyone with respect and fairness.
- Ambition** We are driven to make a positive impact and continually improve the lives of those we serve.
- Dignity** We uphold the dignity of every individual in all aspects of our services.
- Integrity** We hold ourselves to the highest ethical standards and operate with integrity in all we do.
- Caring** The wellbeing of our tenants and community is central to our approach.
- Kindness** We foster an environment of compassion and kindness, supporting everyone involved.



Tracey Howatt Director of Customer Experience



1 Policy purpose

1.1. This policy outlines the principals and methodology guiding Bield's rent-setting process and the structure of rents and service charges for our homes and services.

Rent setting principles

1.2. The main aims of the rent policy are to ensure:

Affordability	Rent is set with consideration for affordability of our tenants. We take into account factors such as income, benefits, and local market rates to ensure rents remain affordable for older people and other vulnerable tenants. ,
Viability	Rents will cover operational costs associated and contribute to the long-term financial stability of Bield, ensuring we can continue to offer high-quality management and maintenance services. These costs are aligned with our Business Plan, annual and five-year budgets, Strategic Asset Management (SAM) plan, and contractual obligations, including lender covenants.

1.3. This policy aligns with Standard 3 of the Scottish Housing Regulator's (SHR) Assurance Framework, which requires managing resources to ensure financial wellbeing while maintaining rents at a level that tenants can afford.

1.4. The key objectives of the policy are:

- Consistency and coherence in rent setting
- Transparency in all rent-related processes
- Practicality in applying this policy across the organisation.

1.5. Rents will cover all operating and investment costs, including the following

- A **quality management service** for tenants, including support functions such as HR, finance, and IT.
- **Day-to-day and planned maintenance, including compliance with SHQS** (Scottish Housing Quality Standard) and EESSH (Energy Efficiency Standard for Social Housing), and commitments to Net Zero Carbon
- **Revenue and capital financial commitments**, including loan repayments and contributions to reserves for future investment.

1.6. For the purposes of this policy, **value for money** is defined as setting rents at a level that:

- Ensures homes are safe, comfortable, and modern
- Support energy efficiency and reduce environmental impact
- Manage costs responsibly, keeping rents affordable for all tenants.

2. Equality, Diversity, and Inclusion

2.1. Bield is committed to promoting diversity, fairness, social justice, and equality of opportunity. In developing this policy, we have conducted an Equality Impact Assessment to ensure that the policy aligns with our Equality and Diversity Policy, included at [Appendix 1](#).



3. Scope

3.1. This policy applies to a variety of accommodation types and tenure arrangements, including:

- Scottish Secure Tenancy Agreement (SST)
- Short Scottish Secure Tenancy (SSST)
- Shared Equity Agreement
- Shared Ownership Agreement

3.2. For the purposes of this policy, the term 'rents' includes occupancy charges unless otherwise stated.

Rent setting for shared equity and shared ownership

3.3. For tenants under Shared Equity or Shared Ownership Agreements, rents will be set following Scottish Government guidance, with consideration of individual agreements.

4. Costs to be covered by rental income

4.1. Rental income will cover the anticipated costs set out in Table 1.

Table 1 Rental costs

Costs to be covered	Explanation
Repairs and improvements	Day-to-day repairs, cyclical repairs, planned maintenance, and improvements, including those identified by the SAM.
Corporate overheads	Staffing, office, and administrative costs (including HR, Finance, ICT).
Loan repayments	Finance relating to property development
Other property costs	Provision for lost income due to voids or rent arrears and any other reasonable property costs.

4.2. A schedule of services is provided to every tenant at the start of their tenancy, outlining which services are covered by rent and which are included in the service charges (see [Appendix 2](#)).

4.3. Rent levels will be benchmarked against similar properties in the sector with the possibility of variation.

5. Rent structure

5.1. The rent structure provides a framework for setting rents and is integrated with our financial planning. It is designed to be adaptable to changes in the operating environment.

5.2. The system is based on a benchmark housing unit - a one-person, two apartments flat in a Retirement Housing development, meeting design standards at the time of construction. All other rents are calculated in relation to this benchmark.

5.3. Variations are applied to this benchmark to account for property features and location. These variations, expressed as percentage additions or deductions, reflect tangible differences in the property's value relative to the benchmark (see Appendix 3).

Rent for new build developments

5.4. New development rents will adhere to the policy but may include an additional 10% surcharge for the first ten years to cover development costs, loan repayments, and other associated expenses.

5.5. In specific cases, (eg subsidised shared ownership, high-cost developments, support accommodation), rent adjustments may apply, subject to Board approval.



Rent for rural developments

- 5.6. We acknowledge that living in rural areas may involve higher living costs due to factors such as transportation, accessibility and local market conditions. In addition, services provided by Bield may at times be impacted by rural locations. To ensure fairness and affordability, a point deduction may be applied to rents in rural or remote areas, in order to reduce the rent payable.
- 5.7. This adjustment will be considered on a development-by-development basis, reflecting the specific challenges faced by tenants in these locations. The impact of this adjustment will be regularly reviewed, taking into account current market conditions, tenant affordability, to ensure that rents remain reasonable while supporting the financial sustainability of Bield's services. The methodology for this is shown in Appendix 4 Urban Rural Classification

6. Service charges

- 6.1. Service charges are set to achieve full cost recovery for services provided.
- 6.2. Annual service charge budgets are prepared and agreed in consultation with relevant teams (Finance, Asset Management, BR24 and Customer Experience).
- 6.3. Tenants will be notified of any changes to rent and service charges at least 28 days before they take effect (typically by 1 April each year).
- 6.4. Service charges may include, but are not limited to the following:
- Development support (local staff salaries, ICT, etc)
 - Communal area maintenance (cleaning, insurances, etc)
 - Maintenance and service costs (warden call systems, fire alarms, grounds maintenance, lift servicing and maintenance, window cleaning and laundry servicing and upkeep)
 - Management Charge (related to the elements within the service charge)

7. Tenant communication channels

- 7.1. Rent changes, including increases, reductions or adjustments, will be communicated to tenants through various channels, including newsletters, emails, direct mail and our tenant portal. We will ensure all communication is clear and accessible.

8. Publicising and accessibility

- 8.1. The policy will be made available on the Bield website and intranet.
- 8.2. We are committed to making this policy accessible, offering the policy in alternative formats or languages upon request.

9. Scheme of Delegation

Board

- 9.1. Board approves and ensures compliance with rent policy.

Chief Operating Officer

- 9.2. Chief Executive Officer (CEO) oversees the policy's development, implementation and compliance.

Director of Customer Experience

- 9.3. Director of Customer Experience is accountable for the annual rent-setting process



Head of Finance

9.4. Head of Finance oversees the financial aspects of rent setting.

Head of Housing

9.5. Head of Housing implements annual rent setting process and is responsible for tenant notification in line with legislative requirements.

Head of Policy and Customer Standards

9.6. Head of Policy and Customer Standards consults with tenants to ensure their feedback is incorporated into rent decisions.

All staff

9.7. All colleagues should be aware of the Rent Policy and their role in supporting its effective delivery.

10. Monitoring, Reporting, and Review

10.1. This policy will be reviewed every five years or as required by legislation.

11. Legal compliance and Good Practice

11.1. As a Registered Social Landlord (RSL), we are regulated by the Scottish Housing Regulator (SHR). The policy has been developed in accordance with SHR guidelines, and good practice, particularly in relation to the Charter Outcomes.

- Outcome 13 Tenants receive services of continually improving value for rent and other charges they pay.
- Outcome 14 We strike a balance between the level of service provided the cost of services and how far current and prospective customers can afford them.
- Outcome 15 Tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above agreed thresholds.

11.2. As a provider of care, we are regulated by the Care Inspectorate. The Care Inspectorate uses Health and Social Care Standards to assess the performance of care providers. The key standards that have been considered in the development of this policy are:

- Standard 4 I have confidence in the organisation providing my care and support
- Standard 5 I experience high quality environment if the organisation provides the premises.

12. Environmental impact

12.1. We are committed to sustainability and improving the environmental impact of its housing stock. We are continuously working on making our properties more energy-efficient, which will help reduce tenants' living costs. In energy-efficient homes, tenants may benefit from initiatives or improvements that may impact their rent.

13. GDPR

13.1. We will treat all personal data in accordance with GDPR and our Privacy Policy. Further details on how personal data is used are provided in our Customer Fair Processing Notice.



Appendix 1 Equality Impact Assessment

1	Title of Policy to be assessed: Rent Policy			
2	Date: 14 January 2025			
3	Lead Officer/Manager: Zhan McIntyre			
4	EQIA Team (who will be involved):			
5	Director/Manager: Tracey Howatt			
6	Is the function or policy existing, new, or review: Review			
7	Set out the aims/objectives/purposes/outcomes of the function or policy, and give a summary of the service provided: The purpose of this policy is to outline how rent is calculated and shared across tenants. The policy applies to all Bield colleagues			
7a	Who should benefit from the policy (target population): current and future tenants.			
7b	Linked policies, functions: Are there any other functions, policies, or services, which might be linked with this one for this exercise? Please list.			
8	State whether the policy will have a positive or negative impact across the following factors and provide initial comments/observations.			
	Age: Older people, people in the middle years, young people, and children. Disability: includes physical disability, learning disability, sensory impairment, long-term medical conditions, mental health problems. Maternity and civil partnership The policy will have no impact on people expecting or recently giving birth or within a civil partnership Race: Minority ethnic people (includes Gypsy/Travellers, non-English speakers). Religion or belief: includes people with no religion or belief. Sex: Women, men, and transgender people (include issues relating to pregnancy and maternity). Gender reassignment: The process of changing or transitioning from one gender to another. Sexual orientation: Lesbian, gay, bisexual, and heterosexual people. People in remote, rural, and/or island locations People in different work patterns: e.g., part-/full-time, short-term, job share, seasonal People who have low literacy People in different socio-economic groups (includes those living in poverty/people on a low income)			
	Population groups	Positive Impact	Negative Impact	Comments



	Age	Longterm ++		The policy takes into account the needs of older people, who make up the majority of tenants, ensuring affordability and clear communication of rent changes. It also considers those in the middle years who may be balancing financial responsibilities, such as caring for children or older relatives. Young people or families renting are less likely to be directly affected, but the policy remains inclusive for all age groups.
	Disability	Longterm +		he policy ensures that tenants with disabilities can access information in accessible formats (e.g., large print, Braille, or audio) upon request. Financial considerations, such as affordability checks, are likely to benefit tenants with long-term medical conditions or mental health challenges, who may experience financial constraints.
	Maternity and civil partnership			The policy does not specifically impact people expecting or recently giving birth or those in a civil partnership.
	Race	Long term +		The policy includes provisions to make information available in multiple languages to support tenants



				who are non-native English speakers, including minority ethnic groups. This enhances accessibility and engagement.
	Religion or belief			The policy does not directly impact individuals based on their religion or belief, but it is designed to be inclusive of tenants with diverse faiths or no faith
	Sex and Gender reassignment			The policy has no specific implications for women, men, or transgender people but aims to ensure fairness and equality for all genders.
	Sexual orientation			The policy has no specific implications for lesbian, gay, bisexual, or heterosexual people but remains inclusive and non-discriminatory.
	People in remote, rural, and/or island locations	Long term		People in remote rural and/or island locations are disadvantaged by being further away from services, and income levels tend to be lower than other areas.
	People in different work patterns			The policy does not specifically address different work patterns but remains fair and applicable to all tenants regardless of employment type.
	People who have low literacy			The commitment to plain language and the availability of alternative formats ensures accessibility for tenants with low



				literacy levels, reducing barriers to understanding.
	People in different socio-economic groups	Longterm +		The policy considers affordability for tenants on low incomes, aligning with the organization's commitment to keeping rent reasonable and providing support through welfare advice. This has a particularly positive impact on tenants experiencing financial hardship
9	What evidence do you have for the statements you have made above? Focus on: <ul style="list-style-type: none"> Needs and experiences. Uptake of services. N/A Levels of participation. N/A 			
10	From the evidence set out what actions, if any, will you take where the negative impact has been identified:			
	Population groups	Proposed action	How will it address the negative impact?	
	Age	N/A	N/A	
	Disability:	N/A	N/A	
	Maternity and civil partnership	N/A	N/A	
	Race	N/A	N/A	
	Religion or belief	N/A	N/A	
	Sex and Gender reassignment	N/A	N/A	
	Sexual orientation	N/A	N/A	
	People in remote, rural, and/or island locations	Deduct rent points based on rural location	Improve equality	
	People in different work patterns	N/A	N/A	
	People who have low literacy	N/A	N/A	
	People in different socio-economic groups	N/A	N/A	
	Briefly explain how the policy contributes to our equality and diversity values by answering the following questions:			



- How will it provide equality of access to services, information, and employment?
- Does it or could it celebrate diversity?
- Will it or could it promote good relationships within and between communities?
- How will it provide good quality, inclusive services?

N/A

Any additional information, questions, or actions required? Please explain.

Sign off:

As Director I am satisfied with the results of this EIA

The findings will be referred to within Service Plans and target set. The Action Plan will be reviewed annually within Business planning reporting.

Signature:

Date:



Appendix 2 Service Schedule Example

Schedule of budget Landlord Service Costs for the Year: 1 April 20XX – 31 March 20XX

Example Development – RH

Heading	Items	£
1. Development support	Local staff costs Local ICT and telecommunications costs and equipment	
2. Emergency Response System	BR24	
3. Cleaning	Cleaning materials Contracts Waste collection	
4. Insurances	Building and other insurances	
5. Service Maintenance	Warden call / fire Window cleaning Alarm services Grounds maintenance Lift Laundry	
6. Service Management	Local authority costs Registrations Stationary and postage Sundries	
7. Management Charge		
	Service costs for development	(total)
	Monthly charge	(Total/no of units)/12
Number of units		



Appendix 3 Rent Points Example

Valuation	New Policy
Attribute	Points Value
Base Unit	100
1 Person Flatlet	-15
1 Person Bedsit	-10
1 Person 2 Apartment	0
2 Person 2 Apartment	10
2 Person 3 Apartment	15
3 Person 3 Apartment	20
4 Person 3 Apartment	25
4 Person 4 Apartment	30
5 Person 4 Apartment	35
6 Person 4 Apartment	40
Service type	
Amenity with communal areas	-2
Amenity without communal areas	-5
Retirement Housing (RH)	0
Retirement Housing With Meals (RHWM)	5
Retirement Housing Plus (RH+)	5
General	-5
Property type	
Property type – house	10
Property type – Flat	0
Property type –Flatlet	-5
Property type – Bungalow	10
Property type – Maisonette	0
Studio	-10
Cottage flat	5
Parking	
Drive-way	5
Garage	10
Digital infrastructure	
Broadband	2
Smart home	5
Digital noticeboards	1
Accessibility	
Automatic door opener	1
Mobility scooter storage?	
Location	
Remote rural	-2



Appendix 4 Urban – Rural Classification methodology

Overview

The Scottish Government Urban / Rural Classification provides a framework for distinguishing between urban and rural areas, based on factors such as population size, accessibility, and proximity to urban centres. The classification divides Scotland into various categories, including accessible rural, remote rural, and urban areas.

Classification Categories

For the purpose of determining which developments are considered 'rural,' the following classifications from the Scottish Government's Urban / Rural Classification have been used:

- Large urban area – settlements of over 125,000 people
- Other urban area – settlements of 10000 to 125000 people
- Accessible small town – settlements of between 3000 and 10000 people and within a 30 minute drive time of a settlement of 10000 or more
- Remote small town – settlements of between 3000 and 10000 people with a drive time of between 30 and 60 minutes to a settlement of 10000 or more
- Very remote small town - areas with a population of between 3000 and 10000 people and with a drive time of over 60 minutes to a settlement of 10000 or more
- Accessible rural areas – areas with a population of less than 3000 people within a drive time of 30 minutes to a settlement of 10000 or more.
- Remote rural areas – areas with a population of less than 3000 people and with a drive time between 30 and 60 minutes
- Very remote rural areas – areas with a population of less than 3000 people and with a drive time of over 60 minutes to a settlement of 10000 or more

After classification

All developments in Argyll and Bute (nine in total) were classified as 'Very Remote Small Towns'. These include developments on islands such as Rothesay, etc.

Ashgrove Court in Blairgowrie was classified as a 'Remote Small Town'.

Langvout Gate in Biggar and Fairbairn Court in Greenlaw were classified as 'Remote Rural Area'.

That would mean potentially 12 developments might be awarded a 'rural' reduction rating.

Ashgrove Court	Haugh Road Rattray	Perth and Kinross	Blairgowrie	PH10 7BQ	Remote small town
Dalriada Grove	Inellan	Argyll and Bute	Innellan	PA23 7HB	Very remote rural area
Fairbairn Court	Fairbairn Court West High Street Greenlaw	Scottish Borders	Greenlaw	TD10 6XY	Remote rural area
Foley Court	High Street	Argyll and Bute	Rothesay	PA20 9AL	Very remote small town
Fountain Quay	Marine Parade	Argyll and Bute	Kirn	PA23 8HS	Very remote small town
Langvout Court	Langvout Gate Biggar	South Lanarkshire	Biggar	ML12 6BF	Remote rural area
Lynn Court	Soroba Road	Argyll and Bute	Oban	PA34 4HY	Very remote small town



MacCallum Court	Etive Road	Argyll and Bute	Dunbeg	PA37 1SS	Very remote small town
Marshall Court	Queen Street	Argyll and Bute	Dunoon	PA23 8BA	Very remote small town
McKelvie Road	28 - 54 McKelvie Road	Argyll and Bute	Oban	PA34 4GB	Very remote small town
Rothesay Court	Broadcroft Lane	Argyll and Bute	Rothesay	PA20 9BA	Very remote small town
Torosay Court	Glangallan Drive	Argyll and Bute	Oban	PA34 4RW	Very remote small town



Speaking your language - we are happy to translate our policies on request.

يمكن ترجمة سياساتنا عند الطلب
إذا كنت بحاجة إلى مساعدة ، فيمكننا توفير مترجم

**Nasze zasady mogą być przetłumaczone na żądanie.
Jeśli potrzebujesz pomocy, możemy zapewnić tłumacza**

**我们的政策可以应要求翻译。
如果您需要帮助，我们可以提供翻译**

ہے۔ جاسکتا کیا ترجمہ پر درخواست کا پالیسی ہمارے
فراہم ترجمان ایک ہم تو ہو ضرورت کی مدد کو آپ اگر
ہیں کرسکتے