

Rent Increase - What do you think?



Rent Increase 2026/27

At Forth Housing Association, we consult with our tenants annually regarding the rent increase we are proposing to apply to our rents in the coming year. We listen to and value your views, and your feedback is shared with our Management Committee before any final decisions are taken. This year, we are consulting with you on increase options that reflect detailed consideration of our business and service needs over the coming year.



The background to our proposal

We are continuing to work in challenging economic times, with this affecting our business costs. Like many other organisations, we have continued to be impacted by rising costs well above inflation. Over the past year, we have seen a further rise in costs relating to planned and cyclical maintenance contracts, reactive repairs and the work required to bring empty properties back up to standard before they are re-let. Increases in required National Insurance payments have also had an impact. We anticipate further increases in repair and maintenance costs in 2026/27, as well as in business overhead costs such as IT and audit services.

In addition to our ongoing maintenance requirements, the Scottish Government is developing a new higher energy efficiency

standard for social housing which we will be required to meet. This will replace the current Energy Efficiency Standard for Social Housing and will be known as the Social Housing Net Zero Standard (SHNZS). Whilst we await confirmation on the detail of the new standard we need to start to prepare for this which includes investigating grant funding and building a provision of our own funding for future improvement work that will make your home more energy efficient and save you money as it will be cheaper to heat.

We also fully understand that all of our tenants are experiencing increases in everyday living costs. For this reason, we are committed to keeping any rent increase as low as possible while ensuring that our homes remain safe, well maintained and affordable.

What is the Association's rent setting proposal?



After completing work on our budget for 2026/27, we are consulting on rent increase options of **5%, 5.5% and 6%**.

We understand that any increase in rent can be difficult for tenants, particularly at a time of rising living costs. We would like to reassure though you that the decision on the increase options has been taken following detailed consideration of the budget requirements involved in maintaining the effective running of the Association. This included a review of where we could make savings within our budget. It also involved consideration of the rental income that we require to ensure that we can continue to deliver our services to a high standard, invest in our existing homes, provide new high quality

homes and deliver on the business improvements set out in our new Business Strategy.

The 5% option is the minimum amount that we think that we will need to meet our business and service needs. The 5.5% increase option would result in additional rental income of around £27k that we could use to carry out further planned maintenance works to our homes (e.g. kitchens and bathrooms) as well as providing flexibility within our budget to absorb any unseen or higher than expected costs. Applying the 6% increase option would also provide additional resources to prepare for and carry out improvement works relating to meeting the new net zero standard. These could include works aimed at reducing energy costs for our tenants.

What does this mean for rents?

The weekly rent amounts for 2026/27 based on the increase options of 5%, 5.5% and 6% are shown in the table below:

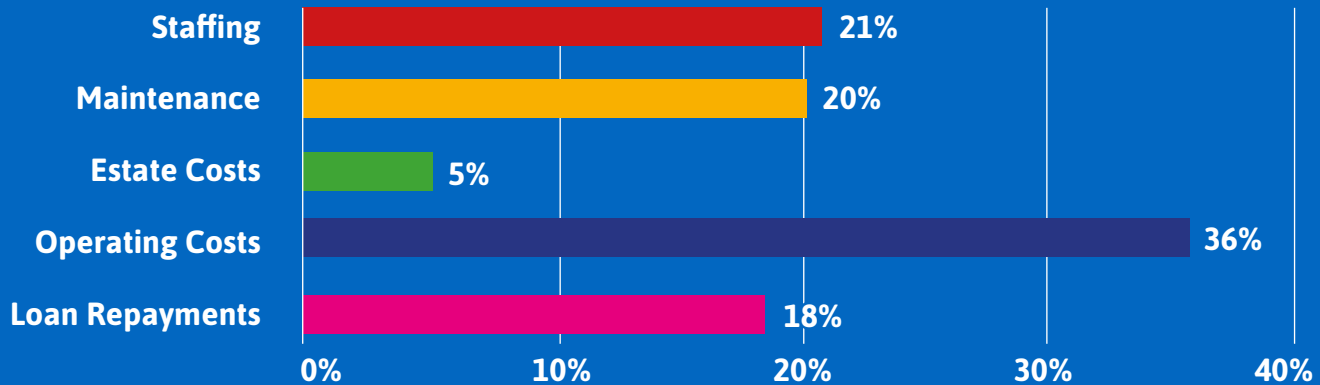
Bedroom Size	2025/26 Average Rent	5% Option	Weekly Rent Increase	5.5% Option	Weekly Rent Increase	6% Option	Weekly Rent Increase
1 bed	£92.05	£96.65	£4.60	£97.11	£5.06	£97.57	£5.52
2 bed	£102.27	£107.38	£5.11	£107.89	£5.62	£108.41	£6.14
3 bed	£111.98	£117.58	£5.60	£118.14	£6.16	£118.7	£6.72
4+ bed	£119.49	£125.47	£5.97	£126.07	£6.57	£126.66	£7.17

Initial survey feedback from across the housing sector indicates that other housing associations will be consulting with their tenants on similar rent increase levels. The average is currently 5%, with options ranging from 3.5% to 6.8%. The average rent increase option for local authorities is 7.42%, with options ranging from 4.5% to 10%.

To assess affordability, we used the Scottish Federation of Housing Associations' Rent Affordability Tool. This analysis shows that, as in previous years, single people living in homes with two or more bedrooms would be the most affected by the proposed increases. We have identified these single-person households and will be contacting them to discuss their rent affordability and offer help where we can.

How is your rent spent?

Our average weekly rent at the end of 2024/25 was £96.02. The diagram below provides an overview of how the Association's rental income was spent last year.



What have we delivered this year?



We have continued to invest in our homes and services throughout the year. Here is a summary of what has been achieved:

We have carried out and completed external cyclical painting works at five of our housing developments.

We carried out Electrical Installation Condition Reports (EICR) for 82 of our homes to ensure electrical safety standards are met.

We have implemented our ongoing programme of annual gas safety checks to all of our properties.

A total of 42 adaptations for our tenants were completed – the works included, for example, wet floor shower areas, handrails, stairlifts and other works designed to make homes safer and more accessible.

We have completed almost 98% of our programme of stock condition surveys for our

homes and we plan to complete these in full by the end of March 2026. This will enable us to assess the condition of key components - such as kitchens, bathrooms and windows - so we can plan future renewals and investment.

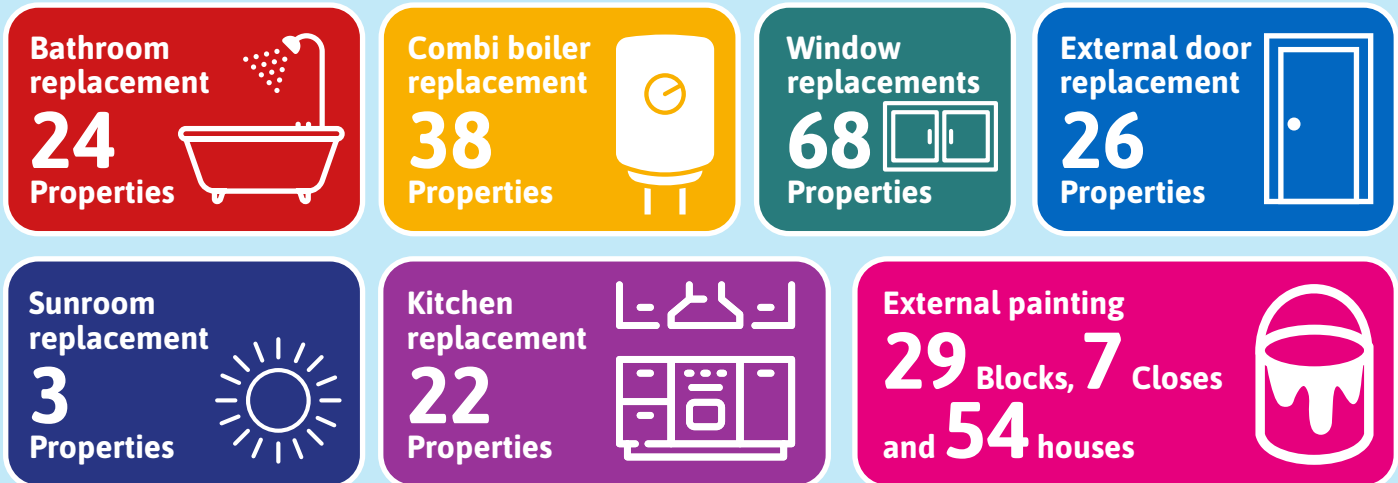
We are currently undertaking our Annual Tenant Visits and up to 31st October 2025, our team have completed 435 of these. Thank you to those tenants who have already allowed access for the visit and we will be arranging further visits over the coming months. The visits will help us to assess where tenants may need support and also to deliver the right services that you as a tenant want to see.

New build homes – this year we have taken ownership of 21 new high quality affordable homes at Pirnhall in Stirling. These homes are much needed in the Stirling area and the feedback from the new tenants on these has been really positive.

What can we deliver next year?



With each of the proposed rent increase options, we will be able to deliver on key service priorities - these include a planned maintenance programme that aims to ensure that our homes continue to meet modern standards and tenants' needs and expectations. Our planned maintenance programme for 2026-27, for example, will include the following improvement works:



The rent increase options will also support the delivery of other important Business Plan objectives over 2026/27 including:

- Seeking opportunities to increase our provision of modern, accessible and energy efficient homes.
- Preparing for the new net zero standard for our homes.
- Reviewing how and when tenants want to access our services.
- Analysing how the needs and aspirations of our tenants are changing.
- Exploring innovative ways to enhance tenant engagement.
- Creating a supportive work environment as a caring employer.
- Introducing a new Digital Strategy for the Association.
- Maximising external funding and community benefits.

What help can I access?

We would remind all tenants that we are here to help and would advise anyone who thinks they may have difficulties with their rent payments to contact their Housing Officer, who can assist them to access a range of advice and support.

Our Income Maximisation Officer and Assistant Tenancy Sustainment Officer can also help by ensuring that your household income is maximised as much as possible by carrying out benefit checks, assisting with benefit


applications, assisting with fuel debt and accessing grants where possible. Last year, they helped our tenants to secure additional annual income of over £900k.


If you would also like to discuss the proposed rent increase in further detail, please do not hesitate to contact the office on **01786 446066** or via email at **info@forthha.org.uk** and a member of the team will be happy to help.


How to complete your response?


ALL RETURNED FORMS QUALIFY FOR ENTRY TO WIN A £25 VOUCHER PRIZE DRAW





 **Email** - You can email the completed form to us at info@forthha.org.uk

 **Telephone** – You can telephone the office on **01786 446066** and a member of staff can complete the survey on your behalf.


 **MyForth** – Please log onto your MyForth account and complete this.

 **Online** – Please visit our website for more information and further instruction on how to complete the survey.

 **Mail** – Completed consultations can be returned in person or via post to Forth Housing Association, Kildean Business & Enterprise Hub, 146 Drip Road, Stirling, FK8 1RW.

 **Home visit** – A member of our team would be happy to visit you at home to help you complete the survey.

Please remember to add your details on the next page, and all tenants who enter will be put into a prize draw to win a voucher (4 x £25 vouchers).

 **In Person** – You can join us at the following drop-in sessions for an informal chat about your thoughts on our rent setting proposal for next year:

- | | |
|---|---|
| - Monday 15 th December
Cornton Community Centre, Stirling, FK9 5DD
1:00pm to 2:30pm | - Monday 12th January
Forth Office, Raploch, FK8 1RW
3:00pm to 4:30pm |
| - Tuesday 16th December
Plean Library, Plean, FK7 8BT
10:15am to 11:45am | - Tuesday 13th January
Fallin Library, Fallin, FK7 7JE
3:00pm to 4:30pm |
| - Wednesday 17 th December
Forth Office, Raploch, FK8 1RW
09:30am to 11:00am | - Wednesday 14th January
Cambusbarron Library, Cambusbarron, FK7 9NU
3:00pm to 4:30pm |
| - Thursday 18th December
Cowie Library, Cowie, FK7 7AN
3:00pm to 4:30pm | - Thursday 15th January
Bannockburn Library, Bannockburn, FK7 8PA
3:00pm to 4:30pm |

The closing date for responses is Friday 16th January 2026.