

19th December 2025

Dear

**Rent Review Consultation - 2026/27**

Tenant consultation is an important part of any rent review and must take place whenever we are proposing an increase to the rent you pay and for this reason, I would encourage you to complete and return the enclosed consultation form.

**Proposed Rent Increase**

This year we are consulting on the following options:

Option 1	4.2%	1.0% above the CPI figure for November 2025
Option 2	5.0%	1.8% above the CPI figure for November 2025
Option 3	5.5%	2.3% above the CPI figure for November 2025

The proposed increase will be applied from 1st April 2026. The final rent increase may not necessarily be one of the above options, but these are indicative options.

We are planning to hold a rent consultation event in our Cardenden Office on 15<sup>th</sup> January 2026, we are recommending an increase of between 4.2% to 5.5% as we have calculated that any increase above inflation +1% will allow us to continue delivering the planned component replacement programme for our older properties that will likely include new bathrooms, kitchens as well as external doors and windows, whilst ensuring that even with the higher 5.5% option individual rent increases will be kept below a figure of £6.88 per week (please see the attached tables for more details).

Please note that every 1.0% increase will increase our overall annual income for 2026/27 by an additional £41,000, allowing us to fund additional medical adaptations and extend or bring forward planned component replacement work to improve our properties.

### **Recommended Increase**

With the average CPI inflation rate since April 2025 being 3.6% and with average maintenance cost continuing to be higher than inflation, following a review of our anticipated costs we are recommending a proposed increase of 5.0% so that we can finance a planned component replacement programme of approximately £450,000 per year.

Please note that any increase higher than 5.0% should allow us to accelerate this programme while an increase limited to 1.0% above the CPI inflation rate for November 2025 will reduce this budget by an estimated £30k.

### **Service Charges**

We are proposing that the service charge element for flats with common stairs will be subject to the same increase as the rent. This charge is included in the overall rent charge for tenants who rent a flat with a common stair.

### **Affordability and Value for Money**

Affordability continues to be very important to us and we will continue to measure our performance using the affordability criteria that our rents should be no more than 25-30% of your net income.

When proposing any rent increase we also take account of the Scottish Housing Regulator's clear and consistent message that Social Landlords need to keep their business plan under regular review to ensure that we understand and manage the risk of inflation and higher interest rates while still being able to meet the challenge of delivering good quality, affordable and energy efficient homes.

No one wants to see rent increases but unfortunately with the inflationary increases we have all been experiencing since CPI rose above 5.0% in 2021, and although the inflation rate has eased it doesn't mean overall prices are reducing – just that they are rising less quickly and the Association is still very much exposed to increased costs for repairs and planned maintenance, increased office overheads and higher staff costs.

In addition, when we compare ourselves with other social landlords in Scotland our peers are proposing rent increases ranging from 3.5% to 8.0%.

However, we do recognise that our tenants are also facing increased financial pressures due to higher energy and food costs, so we plan to continue investing in our core services to support our tenants who are facing financial hardship.

### **Tenancy Support and the Cost of Living**

If you are struggling with debt or if you are concerned about paying your rent or other household bills, please contact our Tenancy Support and Wellbeing Officer, Danielle Porteous on 01592 721917 or email [housing@orevalleyha.org.uk](mailto:housing@orevalleyha.org.uk) as we may be able to provide you with energy advice and income maximisation support to assist with your household costs.

### **Drop In Sessions**

If you would like to drop in to our office to have a chat about this proposed rent increase, please call us on 01592 721917.

### **How can you help us by getting more involved**

While it is very important that we continue to be financially resilient, we recognise that you expect us to be able to demonstrate that your rent is being used effectively to deliver value for money.

For this reason over the next year we aim to continue improving how we share performance information with our tenants, particularly in relation to the delivery of our planned component replacement programme, so if you want to become more involved in shaping our future services you can do so, either by participating online or in person by becoming involved in a tenant focus group looking at how we spend your rent money.

If you would like to find out more about how you can get involved in ensuring your rent represents good value for money, please contact us on 01592 721 917 or email [housing@orevalleyha.org.uk](mailto:housing@orevalleyha.org.uk).

Yours sincerely



**Colin McInnes**  
**Housing Manager**

## 2025-26 - Rent Charge - Current

2025-2026					2025-2026				
Per month £					Per week in £				
Type	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	Type	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Flat	£387.32	£436.63	£471.84	£514.10	Flat	£89.38	£100.76	£108.89	£118.64
Bungalow	£401.41	£450.70	£485.93	n/a	Bungalow	£92.63	£104.01	£112.14	n/a
House	n/a	£464.79	£500.01	£542.27	House	n/a	£107.26	£115.39	£125.14
£5.00 additional charge if Solar PV installed					£1.15 additional charge if Solar PV installed				

## 2026-27 - Rent Charge – Proposed Increase

2026-2027					2026-2027				
4.2% Increase per month in £					4.2% Increase per week in £				
Type	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	Type	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Flat	£405.14	£456.71	£493.54	£537.75	Flat	£93.49	£105.40	£113.89	£124.10
Bungalow	£419.87	£471.43	£508.28	n/a	Bungalow	£96.89	£108.79	£117.30	n/a
House	n/a	£486.17	£523.01	£567.21	House	n/a	£112.19	£120.69	£130.90
£5.00 additional charge if Solar PV installed					£1.15 additional charge if Solar PV installed				
Flats with common stairs to include a service charge of £17.75					Flats with common stairs to include a service charge of £3.93				
2026-2027					2026-2027				
5.0% Increase per month in £					5.0% Increase per week in £				
Type	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	Type	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Flat	£406.69	£458.46	£495.43	£539.81	Flat	£93.85	£105.80	£114.33	£124.57
Bungalow	£421.48	£473.24	£510.23	n/a	Bungalow	£97.26	£109.21	£117.74	n/a
House	n/a	£488.03	£525.01	£569.38	House	n/a	£112.62	£121.16	£131.40
£5.00 additional charge if Solar PV installed					£1.15 additional charge if Solar PV installed				
Flats with common stairs to include a service charge of £17.75					Flats with common stairs to include a service charge of £4.09				
2026-2027					2026-2027				
5.5% Increase per month in £					5.5% Increase per week in £				
Type	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	Type	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Flat	£408.62	£460.64	£497.79	£542.38	Flat	£94.30	£106.30	£114.87	£125.16
Bungalow	£423.49	£475.49	£512.66	n/a	Bungalow	£97.73	£109.73	£118.31	n/a
House	n/a	£490.35	£527.51	£572.09	House	n/a	£113.16	£121.73	£132.02
£5.00 additional charge if Solar PV installed					£1.15 additional charge if Solar PV installed				
Flats with common stairs to include a service charge of £17.75					Flats with common stairs to include a service charge of £4.09				

## 2026-27 – Rent Charge - Proposed Increase

<b>2026-2027</b>					<b>2026-2027</b>				
<b>4.2% - monthly increase in £</b>					<b>4.2% - weekly increase in £</b>				
<b>Type</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>	<b>Type</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Flat	£17.82	£20.08	£21.70	£23.65	Flat	£4.11	£4.63	£5.01	£5.46
Bungalow	£18.46	£20.73	£22.35	n/a	Bungalow	£4.26	£4.78	£5.16	n/a
House	n/a	£21.38	£23.00	£24.94	House	n/a	£4.93	£5.31	£5.76
<b>2026-2027</b>					<b>2026-2027</b>				
<b>5.0% - monthly increase in £</b>					<b>5.0% - weekly increase in £</b>				
<b>Type</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>	<b>Type</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Flat	£19.37	£21.83	£23.59	£25.71	Flat	£4.47	£5.04	£5.44	£5.93
Bungalow	£20.07	£22.54	£24.30	n/a	Bungalow	£4.63	£5.20	£5.61	n/a
House	n/a	£23.24	£25.00	£27.11	House	n/a	£5.36	£5.77	£6.26
<b>2026-2027</b>					<b>2026-2027</b>				
<b>5.5% - monthly increase in £</b>					<b>5.5% - weekly increase in £</b>				
<b>Type</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>	<b>Type</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Flat	£21.30	£24.01	£25.95	£28.28	Flat	£4.92	£5.54	£5.99	£6.53
Bungalow	£22.08	£24.79	£26.73	n/a	Bungalow	£5.09	£5.72	£6.17	n/a
House	n/a	£25.56	£27.50	£29.82	House	n/a	£5.90	£6.35	£6.88

**Ore Valley Housing Association  
Rent Review Consultation**

**Name:**

**Address:**

Ore Valley Housing Association would like to propose a rent increase of between 4.2% to 5.5% to be effective from 1st April 2026.

What level of increase do you support?

- |          |                                |                          |
|----------|--------------------------------|--------------------------|
| Option 1 | I support an increase of 4.2%* | <input type="checkbox"/> |
| Option 2 | I support an increase of 5.0%* | <input type="checkbox"/> |
| Option 3 | I support an increase of 5.5%* | <input type="checkbox"/> |
| Option 4 | Other (please comment below)   | <input type="checkbox"/> |

\*Every 1.0% increase will increase our overall annual income for 2026/27 by £41,000. This equates to an estimated 9 x bathrooms or 7 x kitchens; or 5 x roof replacements.

Would you like to take part in a tenant focus group?

Yes ☐  
No ☐

Please use the space below (or the page overleaf) if you would like to make additional comments.

Comments:

We will use this information to inform the final board decision on 2025/26 rent levels.

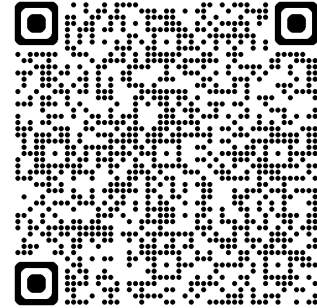
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Please return your completed form to Ore Valley Housing Association, 114-116 Station Road, Cardenden, Fife, KY5 0BW before Monday, 2nd February 2026.

Completed forms can also be returned to us by hand using the letter box at Ore Valley Business Centre, 93 Main Street, Lochgelly.

Alternatively you can complete this survey online via the link below or by scanning the QR code:

<https://www.orevalleyha.org.uk/page/rent-consultation>



All returned forms, both written and online will be entered into a prize draw with the winner receiving a £50 voucher for a local food store.

Thank you for participating in this consultation survey.

Additional Comments:

