

# Ark Housing Association

## Tenant Rent Consultation 2026/27

You have until 9 January 2026 to share your views



Complete the survey for the chance to win one of 4 x £50 shopping vouchers

# Your views and feedback

We want to hear your views on our proposed rent increases for next year, your feedback is important to us, it will help us to finalise our priorities for next year and the rent we will charge from 1 April 2026. We encourage you to share your thoughts on the proposed rent increase by **Friday 09 January 2026**.

There are several issues we need to consider in setting rent levels. We need to ensure sufficient funds are available to help deliver

our obligations to you under your tenancy agreement. We need to ensure our services perform well, meet your needs and are continuously developing and improving. We also need to invest and maintain the quality of your home and meet Scottish Government standards and regulatory standards set by the Scottish Housing Regulator. Importantly we need to consider how we can balance all of that with making rents as affordable as possible to you.



# Rent increase options for next year

This is the time of year where we are thinking about our finances for 2026/27. As a key part of our financial planning, we are asking tenants to tell us what they think about the proposed rent increase options from 1 April 2026.

In determining whether, and at what level, to increase rent charges, there are 4 main factors we consider: **1.** Inflation; **2.** Where we need to spend the money to maintain and improve our housing stock and meet longer-term energy efficiency and net-zero commitments; **3.** How we compare to other landlords; and **4.** Whether the increase is affordable to tenants.

## 1. Inflation

In setting our rent levels, the September 2025 inflation rate of 3.8% is a key benchmark, as this is generally used as the rate at which a range of benefits, including Housing Benefit and Universal Credit, are uprated by the following April.

## 2. Stock Investment

To improve the quality of your home and sustain the delivery of our repairs and maintenance service, it is important that the rent increase is set at a level that takes account of inflation, external property related costs and staff costs.

## 3. Comparison

We have consulted with other registered social landlords similar to Ark to understand what they're considering for next year's rent increase. Our peer organisations are proposing increases ranging from 3.5% to 6%.

## 4. Affordability

We know rent is a major household expenditure for most social housing tenants and where possible we will minimise rent increases and continue to develop our services to be as efficient as we can.

This year we are asking you to consider two options for the proposed rent increase from 1 April 2026: **4.5%** and **5.5%**.

# How do the different options affect our plans for next year?

## OPTION 1 – 4.5% Annual Rent Increase

**OPTION 1** retains the current repairs and maintenance service and investment expenditure we forecasted last year and continue to support Arks Tenant Hardship and Community Benefit Fund. It will enable Ark to invest £1,026,000 into our existing homes to improve and enhance the homes and communities for 396 of our tenants. A list and proposed number of component replacements and improvements are summarised below:

### 53 Window and door replacements

#### 3 Kitchen replacements

#### 3 Bathroom replacements

#### 13 Energy efficiency upgrades

#### Essential Fire safety improvements

Targeted Investment and improvement in properties that don't currently meet the Scottish Housing Quality Standards.

## OPTION 2 – 5.5% Annual Rent Increase

**OPTION 2** will deliver on option one's level of investment and services but will generate an additional £25,000 in 2026/27 to fund **one** of the following choices enabling Ark to offer improvements to additional tenants this year.

### 2 Energy efficiency upgrades

### 3 Kitchen replacements

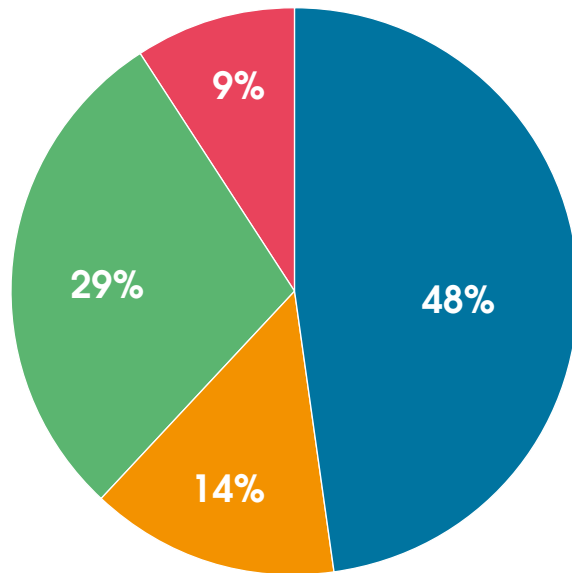
### 5 Bathroom Replacements

### Targeted Fencing replacement programme

As part of this consultation, you will be given the opportunity on the feedback form to choose your thoughts on where the additional funds should be directed.

## What does your rent pay for?

How £1 of rent is spent



- Repairs, maintenance, investment
- Staffing
- Office costs
- Loan funding

- Repairing, maintaining, and investing in our housing stock accounts for 48% of where rental income gets spent, and includes just over £1m of capital investment into existing stock improvement;
- At 29%, Office Costs, which include departmental running and Housing's share of back-office costs, insurance, and third-party rents (where Ark does not own the property) account for the next highest area of spend;
- Staff costs account for 14% of rental income, while loan interest and repayment costs account for 9%.



# What does this mean for you and the rent you will pay?

We understand that some tenants will find a rent increase difficult to afford. The table below shows examples of how much your rent might increase depending on the option chosen.

Size of home (bedrooms)	Current average rent per week	With 4.5% new average rent per week	With 5.5% new average rent per week	With 4.5% additional cost per week	With 5.5% additional cost per week
Room	£147.00	£153.62	£155.09	£6.62	£8.09
0 bedroom	£104.21	£108.90	£109.94	£4.69	£5.73
1 bedroom	£116.06	£121.28	£122.44	£5.22	£6.38
2 bedroom	£124.70	£130.31	£131.56	£5.61	£6.86
3 bedroom	£123.33	£128.88	£130.11	£5.55	£6.78
4 bedroom	£127.42	£133.15	£134.43	£5.73	£7.01

If you have any concerns about your tenancy or affordability with your rent, your Housing and Neighbourhood Services Officer or our Customer Services Officer are here to help, and can be contacted on **0131 478 8143** or **[customer.services@arkha.org.uk](mailto:customer.services@arkha.org.uk)**

## Other customer and neighbourhood services and investment

We wanted to highlight areas of additional support we have been able to provide our tenants in the last two years.

Community Benefit Fund

Welfare Benefits Advice

Tenant Hardship Fund

Our team also secured external funding to assist with funding to upgrade and adapt tenants' homes.

Energy Fund

Medical Adaptations



## Tenant Satisfaction Surveys 2024/25

Based on the feedback received over the last 12 months, we have used the results to develop our services further and prioritise our investment for 2026/27.

Improve energy efficiency of homes

Encourage more digital communication

Invest in more upgrades to homes

Ensure our new repairs contracts offer a better service

Launch our new Communication & Engagement Strategy



## New Build Homes

Building new homes does not only create much needed affordable homes for people in housing need, but it also supports Ark to grow its housing stock to spread our operational cost over more properties which helps to limit future rental increases, and it generates additional rental income which is used to invest back into our existing homes and services.

In 2025, Ark's development priority has been to complete our new build site in Penicuik. This site was due to be finished in February 2025, but due to the original contractor falling into Administration there has been a delay. A new contractor was appointed in March 2025, and the new homes are on track to complete in December 2025.

Ark continue to be committed to building new homes and are currently appraising several sites across our operational area and will share our next development location when finalised via Ark's newsletter.





## What else is happening this year?

To ensure our rent increases are kept to a minimum, we continue to monitor and review how we can deliver services more efficiently.

Summarised below are some of our key achievements and plans for the remainder of this year (2025/26).

This year we have strived to make more improvements to the services we offer by:

- ▶ Continuing to train and develop our new Customer Services Team so that they can deal with queries as first point of contact;
- ▶ Developing and launching our Customer Charter, this lays out the standards customers can expect from us;
- ▶ Continuing to review and streamline processes to ensure we are working as efficiently as possible;
- ▶ Launching a new customer feedback tool – CX Feedback (CXF);
- ▶ Using CXF tool to 'push' out messages to customers with mobile phone numbers;
- ▶ Publishing our Summer Newsletter and Annual Performance Report;
- ▶ Procuring our new reactive and voids repairs contractors.





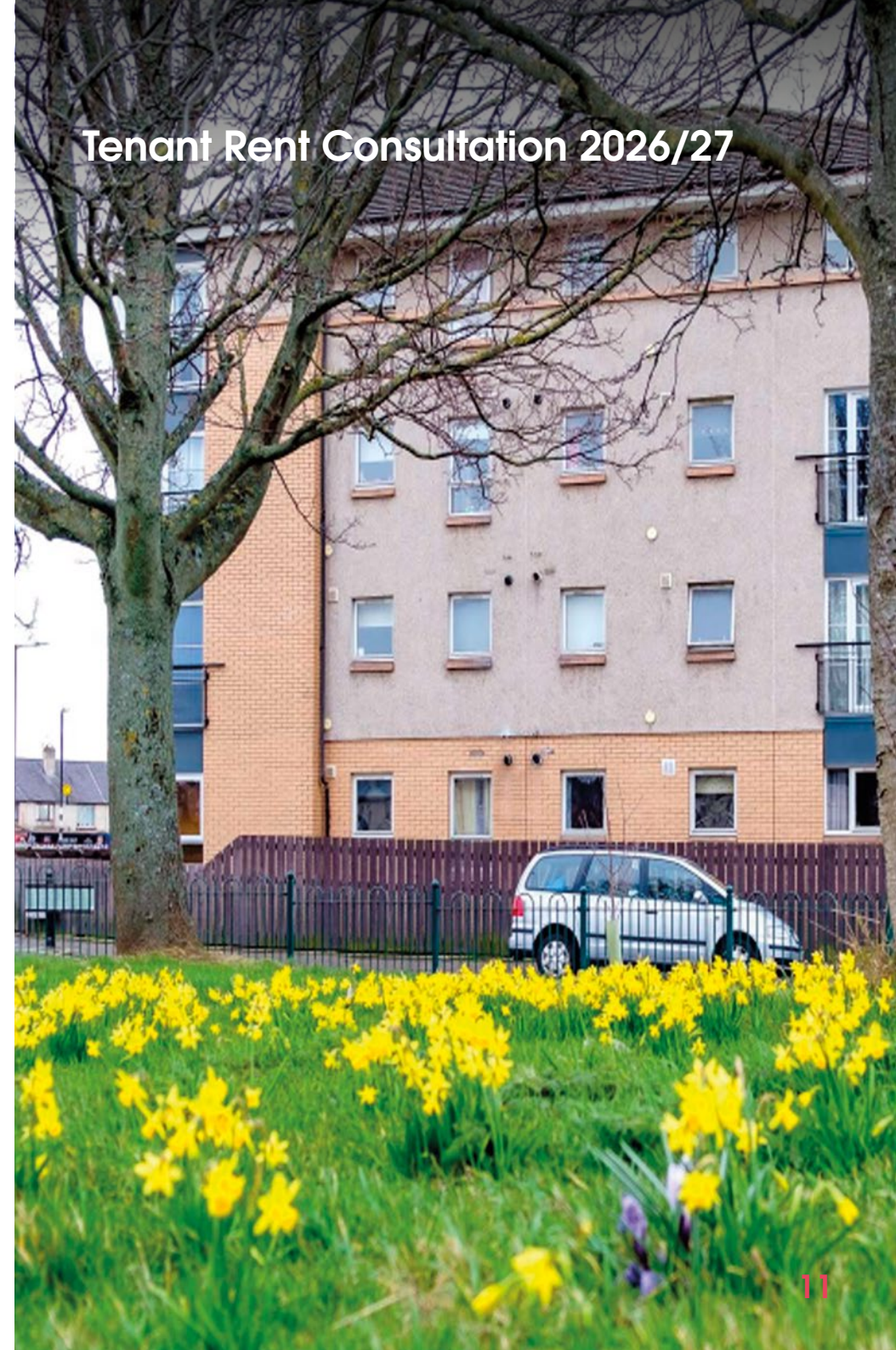
## Have your say, what do you think?

Each year we consult with our tenants on the level of rent increase we are considering as it is vital we get feedback from you. Your feedback, as well as influencing the decision on the rent increase, will also impact on our annual budget and the money we have available to spend on your behalf, on our housing stock and housing services.

We have tried to make the rent consultation as accessible as possible so you can provide your feedback in a range of ways; phone, website, email, post and CX Feedback; how to complete the survey is explained on the survey form on the last page.

We would also like to hear from you about any additional services you would benefit from.

Everyone who replies to this consultation will be entered into a prize draw for the chance to win one of **4 x £50 shopping vouchers**.





## Contact us

If you would like to contact us or give us feedback, please phone **0131 478 8143** e-mail us at **customer.services@arkha.org.uk** or write to us at **Ark Housing Association Limited, Lochside House, 3 Lochside Way, Edinburgh, EH12 9DT.**

Otherwise here is a reminder of other ways you can stay connected with what we are doing:

[www.arkha.org.uk](http://www.arkha.org.uk)

[f www.facebook.com/ArkPeopleHousingCare](https://www.facebook.com/ArkPeopleHousingCare)

[X www.twitter.com/Ark\\_PHC](https://www.twitter.com/Ark_PHC)

[ig www.instagram.com/arkpeoplehousingcare](https://www.instagram.com/arkpeoplehousingcare)

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