



Your Rent Your Home Your Community



**RENT CHARGE
CONSULTATION
2026/27**

Dear Berwickshire Housing Association (BHA) Customers,

I hope this message finds you well. As Chief Executive of Berwickshire Housing Association, I am writing to share our annual rent charge consultation for the financial year 2026/27. Your views are vital in shaping our decisions and as always, your feedback will play a key role in determining how we move forward.

Our rents do more than cover the day-to-day costs of maintaining and managing our homes and providing services to customers. They enable us to invest in planned improvements to our homes, meet safety and energy standards and invest in new affordable homes for people across Berwickshire. Our future new build plan will commence during the next financial year and Scottish Government (SG) financial support will help us to achieve this. All of this work is central to the SG's Housing to 2040 vision which aims for everyone in Scotland to live in a safe, warm and high-quality home.

As we prepare our rent proposals for the year ahead, we continue to balance two important priorities: keeping rents affordable for our customers as best we can while ensuring BHA remains financially strong enough to meet investment priorities and improve the services we deliver. Many households are still feeling the effects of the ongoing cost-of-living pressures, while at the same time, as a business, we have experienced significant cost increases over the last few years linked to energy, maintenance and construction.

The wider economic and political environment remains uncertain. The Scottish Government's recent Budget and Programme for Government highlight continued pressure on public finances and the housing sector. While housing remains a national priority, funding constraints and cost inflation continue to affect the resources available to build and maintain affordable homes. These challenges underline the importance of long-term financial planning and prudent rent setting for BHA.

We also take close account of the Scottish Housing Regulator's latest findings, which highlight what matters most to tenants: **(i) satisfaction with home quality, (ii) value for money and (iii) timely repairs**. These remain at the heart of our work and inform how we plan and prioritise investment across our homes and communities.

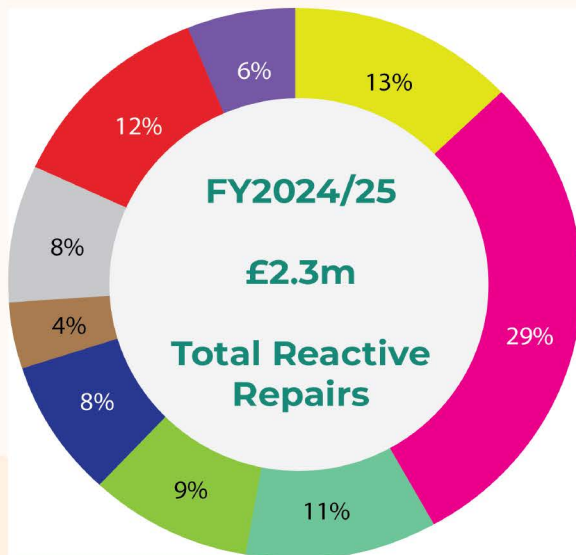
Thank you for taking the time to share your views through this consultation. Your feedback is essential in helping us make informed and balanced decisions for the year ahead. We greatly appreciate your continued support and engagement.

Michelle Meldrum
Chief Executive
Berwickshire Association

WHAT WE DELIVERED IN 2024/25

For the year from April 2024 to March 2025, we spent £2.3million on reactive repairs and £1.7million on investment and improvements to your homes.

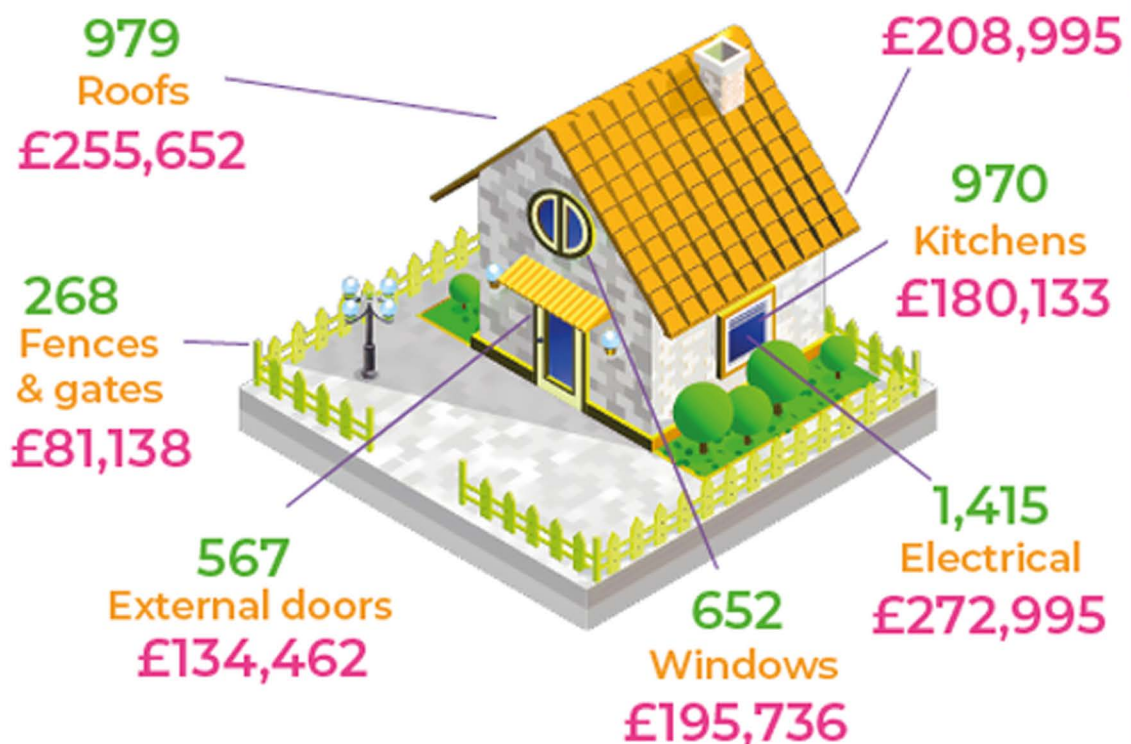
Spend on reactive repairs by repair type



Empty homes spend is to bring homes to a defined minimum standards before a new customer moves in. Other works refer to internal joinery, plasterwork and render, drainage, paths and garages.

Spend breakdown on reactive repairs by repair type (excluding empty homes and other works)

Total no of jobs
Repair type
Spend





49 homes
had windows
and/or door
replacements

6 homes
had a roof
replacement



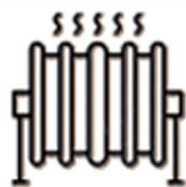
30
New
bathrooms

Planned
Programme
2024/2025



29
New kitchens

30



New
heating systems



6
New
communal
fire alarms

New
boundary
fencing & paths

37



10
New door
entry
systems

The communal fire alarms and door entry systems were installed as part of the transition from analogue to digital.

Rent Revision Proposal Options

One key area for BHA's consideration when setting our rents is our continued ability to improve the quality, condition and standard of our customers' homes. In 2024/25, BHA set an increase of 4.5% to reflect the necessary longer-term investment in planned and cyclical maintenance, alongside component replacement across our homes.

BHA proposes you consider a rent charge increase of either **4.8% or 5.8% effective from the Monday, 6th April 2026.**

As per BHA's business plan, a 4.8% uplift allows us to maintain current services. An increase of 5.8% would generate around £100,000 additional income which could be ringfenced to provide a small increase to planned works across our 2,000 homes.

Please note: This consultation is specific to our rent charge only. Our service charge review is ongoing and we will contact customers currently paying service charges in November 2025 with further information.

Value for Money



71% customers feel their rent is good value for money

We work hard to make sure that your rent and other charges continue to be affordable and deliver value for money.

One of the ways we do this is by making sure that we strike a balance between cost and quality when we buy services and hire contractors to carry out work for us.

The following illustrates how 'Every £1 of your Rent' is spent. You can see an increased spend on reactive maintenance from 16p to 23p. We are working hard to ensure we are always improving the Value for Money you get for your rent despite the challenging economic environment.

How We Spend Your Pound

£1		
	FY24/25	FY23/24
Reactive Maintenance	23p	16p
Salaries	18p	19p
Upgrades to Homes	17p	24p
Overhead Costs	13p	11p
Planned & Cyclical Maintenance	12p	13p
Loan Interest	10p	11p
Other Costs	3p	1p
Service Costs	2p	2p
Housing Management & Community Activities	2p	3p

£1		
	FY24/25	FY23/24
Income from		
Rent & Service Charges	89p	90p
Government Grants	1p	1p
Other Grants	1p	1p
Electricity Generation from Windfarm	6p	5p
Wider role activities	1p	2p
Other	2p	1p

Base Weekly Rent



How We Calculate What You Pay?

Your weekly charge is made up of a base weekly rent, with additional considerations included for the size, type and age of your home. In some instances you may also have rent and service charges included, these charges vary depending on the type of accommodation and the services you receive. The rent you pay is explained above.

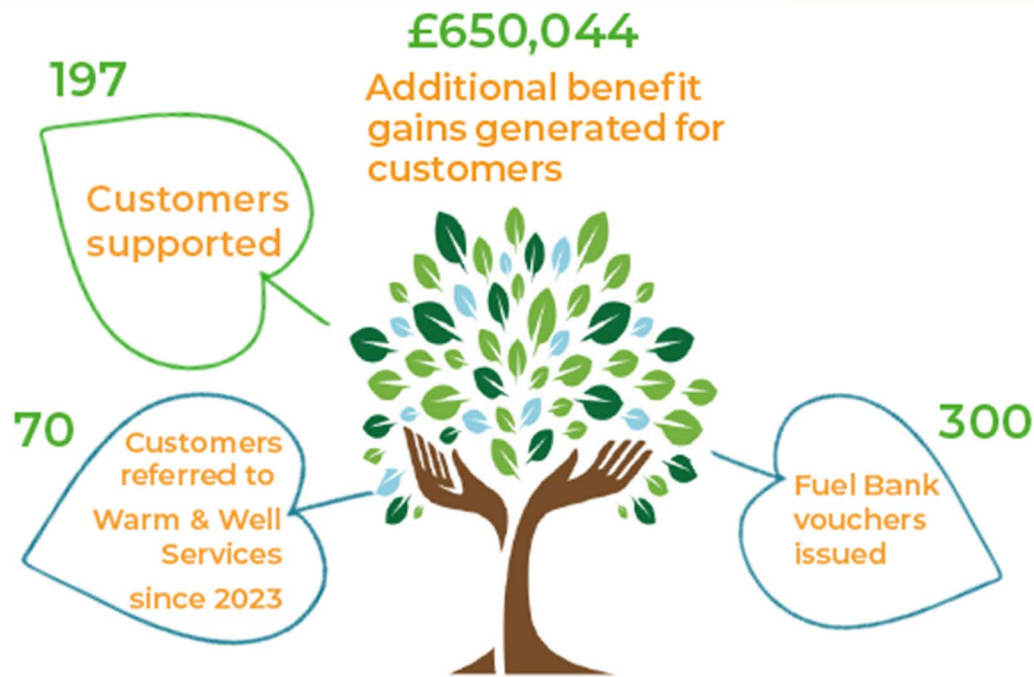
How We Compare In The Scottish Borders?

We are committed to keeping our rents affordable. On comparing average rents with neighbouring and similar housing associations in the Scottish Borders, you will see that BHA's rent levels are comparable. Our rent increased by 4.5% last year, was lower than the national average increase of 4.7%.

Average Weekly Rents 2025/26

Size of Homes	SBHA Rent Change	Eildon	Waverley	BHA	Scottish Avg Rent
1-bedroom	£90.24	£113.62	£92.17	£91.67	£96.79
2-bedroom	£102.63	£122.08	£103.62	£105.74	£108.19
3-bedroom	£113.57	£129.00	£117.38	£121.31	£120.05
4-bedroom	£122.96	£140.99	£130.57	£141.37	£133.98

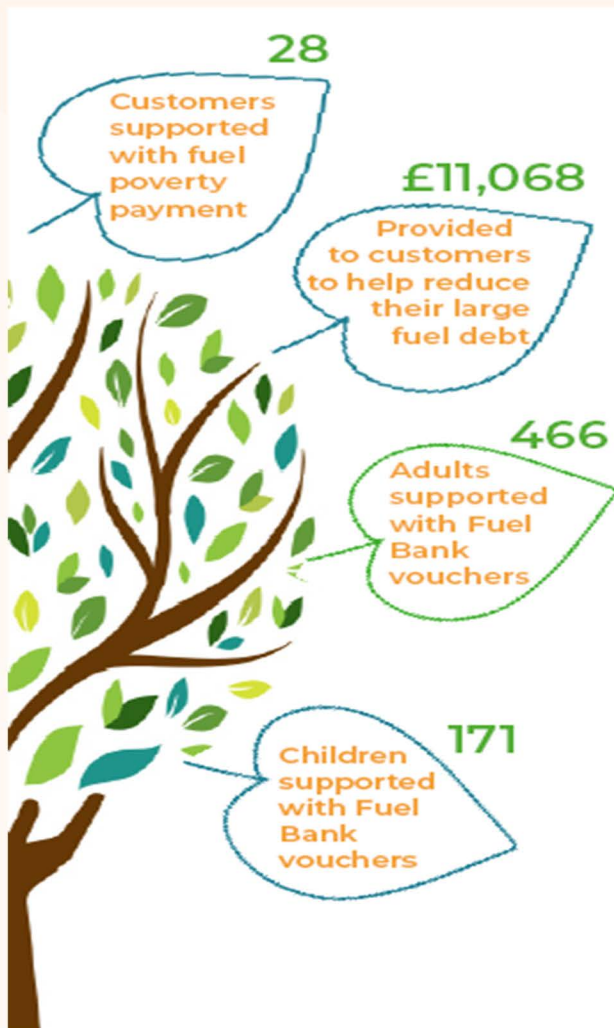
Information on rents for different housing associations is available at www.housingregulator.gov.scot/landlord-performance/landlords



How We Are Supporting Customers?

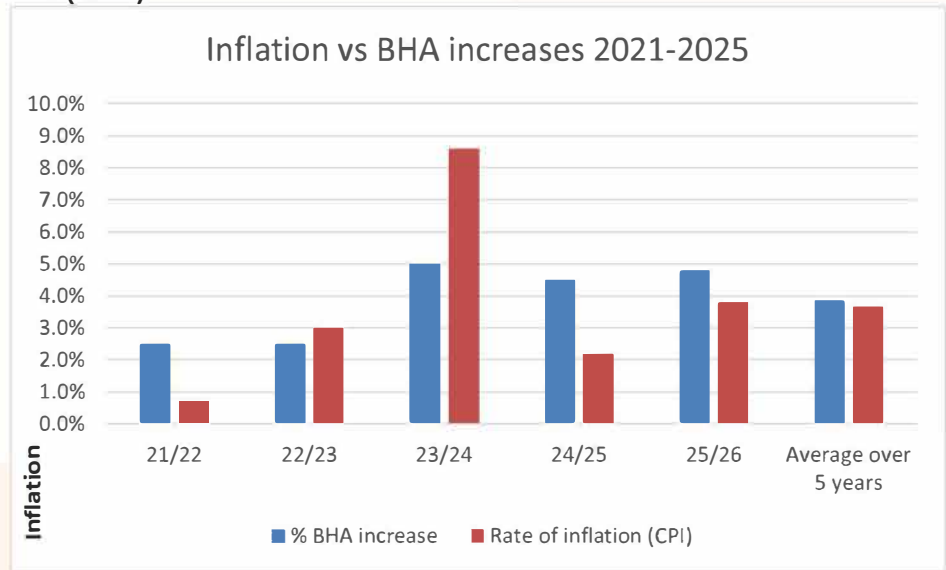
Our focus has always been to support our customers wherever we can through the cost-of-living crisis. For the year 2024/25, we supported our customers to access a total of £650,044 welfare benefits.

Benefits gained for our customers, included complex disability claims and appeals as well as other benefits claims to maximise household incomes.



The table below shows our rent increases against inflation. The following graph shows how BHA rental increases over the last 5 years compare with UK Consumer Price Index (CPI).

Over the 5 years period as illustrated, BHA rent increases have only exceeded the rate of relative inflation by 0.2%.



How will the proposed rent increase impact your rent?

Property Size	BHA (2025/26)	4.8%	5.8%
1 Bedroom	£91.67	£96.07 (£4.40 pw increase)	£96.99 (£5.32 pw increase)
2 Bedroom	£105.74	£110.82 (£5.08 pw increase)	£111.87 (£6.13 pw increase)
3 Bedroom	£121.31	£127.13 (£5.82 pw increase)	£128.35 (£7.04 pw increase)
4 Bedroom	£141.37	£148.15 (£6.78 pw increase)	£149.57 (£8.20 pw increase)

Note: The table above is based on BHA's average rents.

Question

BHA proposes you consider a rent charge increase of either 4.8% or 5.8% effective from Monday, 6th April 2026.

Please select your preferred option

☐ 4.8%

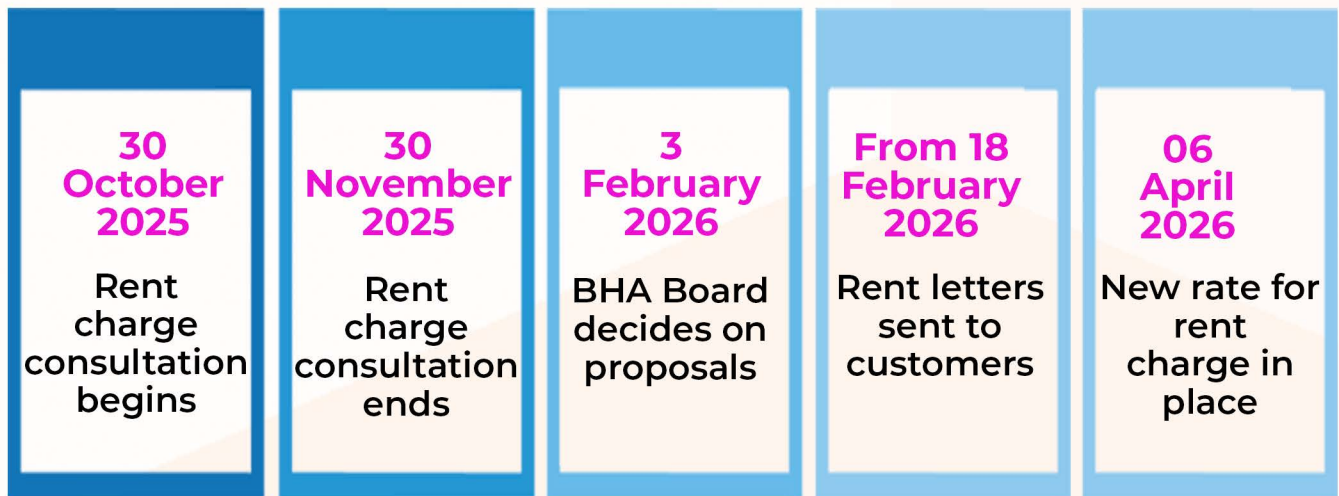
☐ 5.8%

Name:

Address:

Thank you for completing the survey, please send this page back to us using the free post envelop enclosed with this letter.

What's Next?



Thank you for sharing your views.