



spring 2025



SBHA

Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters



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www.sbto.org.uk

www.sbha.org.uk



Scottish Borders Tenants Organisation (SBTO) looks forward to working with SBHA this year.

This year, we are reviewing our Tenant Engagement Strategy, Voices Together. What is Voices Together? It's how SBHA works with tenants and communities, widening opportunities to shape decisions about homes and services. Look out for your chance to contribute to this.

With summer approaching (hopefully!), it's time to plan for the gardening competition. And don't forget, the Calendar photo competition is open year-round - why not send in your best Spring and Summer shots?

A warm welcome to our new SBTO members - see page 8. SBTO is seeking more new members from across the Borders. If you're interested, contact Tenant and Community Engagement Facilitator Louise McNeilage at louise.mcneilage@sbha.org.uk. We'd love to meet for a coffee and chat!



*Gordon Saunders, SBTO Chair,
on behalf of the Editorial Panel*

INTRODUCTION



Julia Mulloy, Chief Executive

Welcome to your Spring newsletter! It's been an exciting start to the year, and in this edition you will see that we're investing in new and existing homes, people, services and technology.

One of the highlights has been welcoming tenants to new homes at Fairhurst Drive, Burnfoot, and the ongoing development in Jedburgh. These modern, sustainable homes are transforming lives, and we are determined to keep playing our part in addressing the urgent need for affordable housing.

We're also thrilled to share news of our continued investment in your homes, with £12.2 million earmarked for improvements this year, ensuring your properties

remain high-quality, safe, and comfortable. We know how important it is to provide great places to live, and this commitment reflects that.

We're also investing in the future with new apprenticeships and partnerships with local schools, ensuring that young people have opportunities to build rewarding careers.

And we've launched our brand-new website, designed to make it easier than ever to find the information you need. With a fresh, accessible design and improved navigation, we're confident it will make connecting with us even simpler.

Additionally, we're enhancing our support services with the introduction of Lightning Reach - a one-stop financial support platform that connects people with grants, benefits, and assistance to help build financial resilience. This is part of our ongoing commitment to supporting tenants in every way we can.

We hope you enjoy this edition!

Best wishes, Julia

Thank you to Ian Macdonald

We would like to extend our grateful thanks to Ian Macdonald, who is stepping down from the Customer Board following nearly 25 years of dedicated service in a variety of roles on the Board of Management and Sub-Committees.

Ian has been with us since the start of SBHA's journey, helping to steer the Association to become the modern, successful keystone of the community that it is today.

Ian will be much missed, and we wish him all the best for the future.





Welcome to new Tenants

A warm welcome to the new tenants at Fairhurst Drive in Hawick! The 12 new homes were unveiled in January, with Councillor Carol Hamilton leading the ribbon-cutting ceremony, which was attended by community members, officials, and project partners.

The homes, which include one, two, and three bedroom options as well as accessible bungalows, are designed with sustainability in mind. They feature solar panels and air-source heat pumps, along with high thermal efficiency, minimising reliance on fossil fuels. We received over 250 bids for these homes - highlighting the urgent need for affordable homes here in the Borders.



Howdenburn highlight

Our largest development to date is now on-site in Jedburgh, where we will deliver 70 one to four bedroom homes, including some accessible homes, in partnership with Cruden. We expect them to be completed in phases between Winter 2025-26 and Summer 2026.

We are pleased to confirm that anyone can apply for these homes, which will be let according to SBHA's Allocations Policy. Interested applicants can register to bid on our HousingOnline site at any time and will be able to bid when the homes begin to be advertised in Autumn 2025.



Newtown St Boswells project complete!



We are delighted to have welcomed new tenants to four converted homes at Whitefield Crescent, Newtown St Boswells. This project has transformed low-demand bedsit flats into modern, energy-efficient two-bedroom homes.

In keeping with SBHA's commitment to sustainability, much of the existing structure was retained, reducing environmental impact. The project, led by M. & J. Ballantyne Ltd., also supported local jobs, including an apprenticeship.

Accessible homes

Our work with HUSK to deliver accessible homes is progressing well at the sites in Jedburgh and Hawick. These one and two bed homes are being created through an innovative process of repurposing garages to provide much-needed accessible homes for older people and those with limited mobility.





Carly Stewart,
Director of Finance

Investment headlines for 2025-26

Thank you to everyone who took part in our rent consultation in December. 73% of you told us that a rent increase of 5% was your preferred option, and this means that we can keep rents as affordable as possible while still maintaining our commitments to investment in your homes and communities.

During the consultation, 69% of you told us that you feel your rent represents good value for money - an increase from 60% the previous year. Over two thirds of you advise that you feel your rent is affordable.

We will continue to deliver our investment programme over the

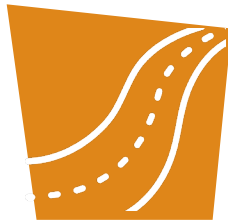
coming year - see below and on the page opposite show for an overview of what we'll be delivering this year.

If you are experiencing difficulty with your rent or other household expenses, we have a range of services to support you. See our new website - www.sbha.org.uk/here-to-help or give us a call on 0800 0193 222 and ask to speak to a member of our Support Services Team.

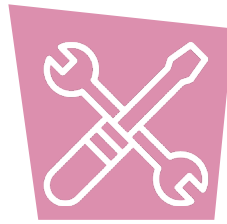
Congratulations to our rent survey winners, Maria Martin from Hawick and Lyndsey Thomson from St Boswells, who each received a £50 voucher.



Health & Safety
cyclical works
£1.34m



Roads and
footpaths
£293k



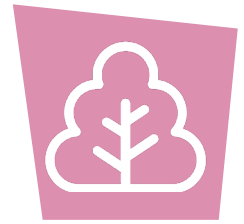
Repairs and
empty homes
£4.1m



Cyclical
painting
£436k



Great Places
£373k
Estate improvements
£50k



Tree
maintenance
£105k

Our new website is live!

We're pleased to launch our new website. You told us you wanted a more accessible, mobile-friendly, and user-focused design - and we've listened.

We hope the improvements make it easier and more intuitive to navigate our services. Why not try the AI-assisted search tool to help you find what you're looking for?

The updated site also includes new functionality, such as improved tools for reporting repairs and antisocial behaviour - making it

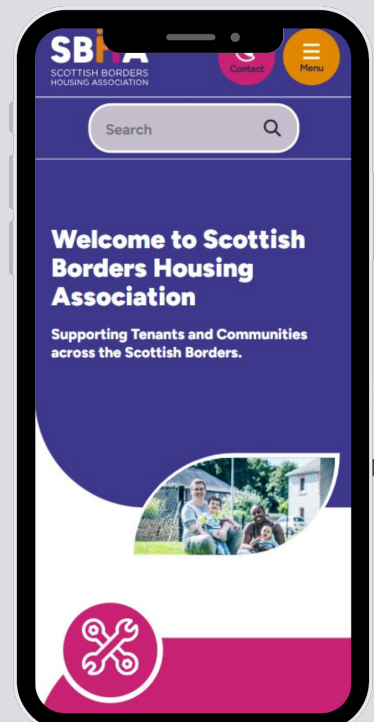
quicker and more convenient for you to get in touch with us.

We'd like to extend a big thank you to the SBTO members whose valuable input helped shape this into a better, more user-friendly solution.

This refresh is just one step in our ongoing commitment to improving our digital services for you. Please don't hesitate to share your feedback on your experience with the new site!

You said

We did





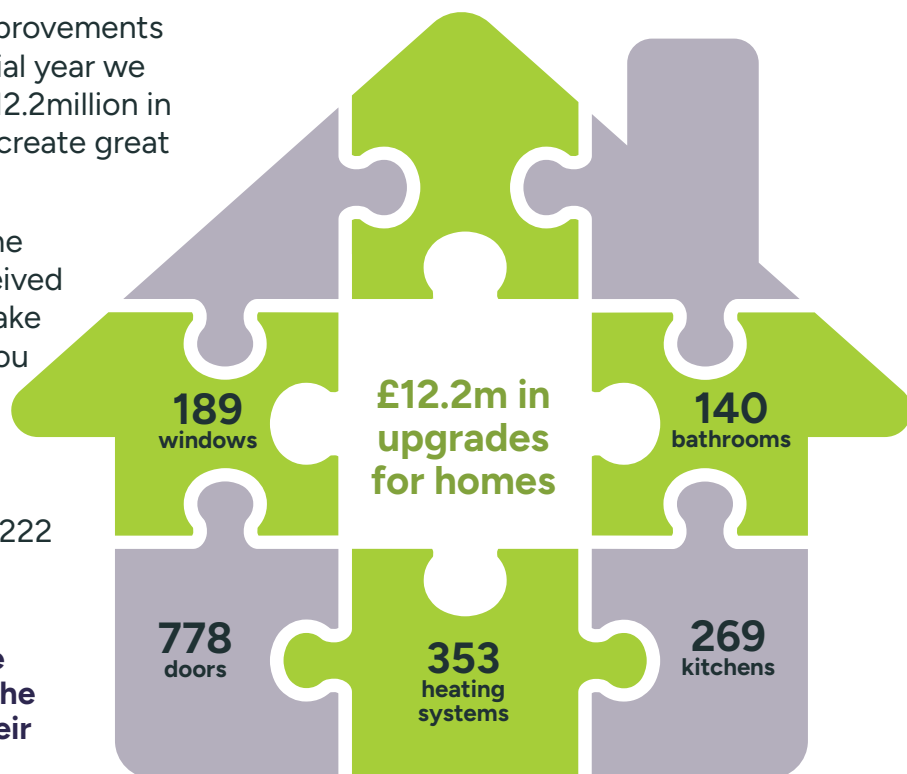
Upgrades for your home

Last year we delivered £7.8million of improvements to tenants' homes. In the coming financial year we are going further, with plans to invest £12.2million in homes, underlining our commitment to create great places to live.

If your home is to receive upgrades in the coming financial year, you will have received a letter to tell you about work that will take place. We'll contact you again to give you three weeks' notice of work starting.

If you have any questions about the work in your home, please call 01750 724444 / Freephone 0800 0193 222 or email enquiries@sbha.org.uk.

This year we will deliver...



92%

The percentage of people who were satisfied with the improvement works in their home last year

“Love my new kitchen, very pleased with the work done by SBHA”



“Simply delighted with walk-in shower and all tradespersons were great”



“I think the workmen did an excellent job on both kitchen and bathroom - we are really pleased with both !!!”



Will I get a new kitchen?

Kitchens, bathrooms, boilers, heating systems and doors and windows all have an expected 'life' - this is how long we expect them to last.

We also carry out thorough surveys of homes to ensure that our plans are informed by the best information, so we can deliver the right upgrades to your home at the right time. It's really important that we're able to gain access to homes to carry these surveys out. If an appointment for an inspection of your home isn't suitable, please let us know. We will happily arrange a more suitable alternative for you.

How many years do we expect them to last?

Bathrooms	25
Kitchens	20
Gas boilers	15
Full heating replacement (depending on type)	25-30
Doors & Windows	30

We will also deliver...

£115k in LED stair lighting



£100k in net zero works for homes below Band D

£30k in LD2 fire detection systems



£2.5million in roof replacements and external works

£240k in door entry systems





Claire Long



Bruce Henry



Keir Ballantyne



Our new Team Members

We're excited to welcome three new Neighbourhood Property Officers to the Community Teams. Claire is new to SBHA, while both Bruce and Keir have progressed their careers with us: Bruce moved from the Trades Team, where he was a Joiner, while Keir served his Apprenticeship as an Electrician, before becoming a mentor himself.

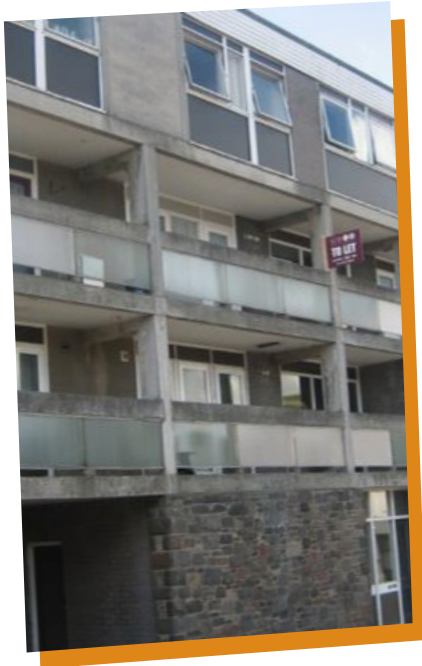
Join us on an Estate Walkabout

See below for details of estate walkabouts happening near you in May!

YOUR AREA	Neighbourhood Housing Officer / Property Officer	Date & time
Selkirk: Bannerfield	Scot Ramage / Bruce Henry	May 14th, 11am. Meet at the Bannerfield shop.
West Linton	Lisa Pegg / Colin Sandilands	May 14th, 1pm.
Hawick: Fisher Avenue	Clair Forrest / Keir Ballantyne	May 14th, 2pm. Meet at start of street.
Kelso: Oakfield, Sydenham & Berry Moss Courts	Stacey Aitken / Damian Annan	May 15th, 10am. Meet at the entrance of Berry Moss Court.
Melrose, Newstead, Bowden, Darnick	Jill Robertson / Bruce Henry	May 15th, 1pm. Start St Dunstons Park.
Hawick: Stonefield / Liddesdale	Clair Forrest / Keir Ballantyne	May 21st, 2pm. Meet at Block 1.
Galashiels: Gala Park	Fiona Mallin / Greig Murray	May 22nd, 1pm. Meet at Morrisons shop.
Newtown St Boswells	Jill Robertson / Bruce Henry	May 22nd, 2pm. Meet at entrance to Whitefield.
Upper Langlee	Kelly Mitchell / Greig Murray	May 28th, 1.30pm. Meet Hawthorn Rd / Heather Court.
Hawick: Allars Crescent / Backdamgate area	Clair Forrest / Keir Ballantyne	May 28th, 2pm. Meet at Block 1.
Hawick	Bev Richardson / Claire Long	May 28th, 2.30pm.
Galashiels: Church St., Church Square, Glebe Place, Elm Row, Tea St	Fiona Mallin / Greig Murray	May 29th, 1pm. Meet at entrance to Church Square.
St Boswells	Jill Robertson / Bruce Henry	May 29th, 1pm. Meet start of Orchard Park off Jenny Moore's Rd.
Burnfoot: Hillend Drive, Fraser Avenue, Borthwick Road, Charles St., McLagan Drive.	Kaye Forsyth / Keir Ballantyne	May 29th, 2pm. Meet at the corner by no. 1, Galalaw Road.



Funded by UK Government



Funding success for Croft Street

We're committed to creating great places to live - safe, well-maintained, and enhancing the wider community. So we're delighted to announce that we've secured Community Regeneration Partnership funding of £3million to support a major programme of improvement works in the Croft Street area of Galashiels.

Croft St is a mixed-tenure area, with SBHA homes alongside other landlords and privately-owned homes. This funding, which comes from the UK Government and is administered by Scottish Borders Council, helps us to work together to address the challenges that this can bring.

The funding will allow us to carry out essential repairs and upgrades that will improve the overall look, feel, and safety of the area, benefiting all residents. From external refurbishments to environmental enhancements, this project reflects our ongoing commitment to investing in communities and delivering value for SBHA tenants.

We'll be in touch with residents soon to share more details about what to expect in the coming months. In the meantime, we're proud to celebrate this positive step forward toward creating thriving neighbourhoods.

Tweed Court regeneration

We know that your local environment is extremely important, and we are always looking for ways to regenerate and improve communities.

Working with colleagues at Waverley Housing and with the help of Government funding, SBHA have led on the external refurbishment of six homes at Tweed Court in Kelso, four of which belong to SBHA. The homes have been upgraded with new windows and doors, external wall insulation and new roofing, improving the energy efficiency of the homes and giving them a similar style of finish to the nearby new-build houses.



Supporting you and your area

You've told us that litter and flytipping are a major concern in many of your communities. We recently took part in a community litter pick in Burnfoot, alongside community partners and Waverley Housing. What a great team effort! We have also worked with SBC to improve recycling facilities in the Havelock Place area of Hawick, and Neighbourhood Housing Officers for Jedburgh and Langlee have worked with residents to tackle flytipping. Our thanks to residents who have taken part, and to partners who supported.





A big welcome to three new SBTO members, (clockwise from top left) Julie Black from Jedburgh, Maggie McBroom from St Boswells and Stephanie Newington from Peebles.



Get involved - your way!

Our new website has lots of information about how you can get involved in decision making at SBHA.



Visit www.sbha.org.uk/getting-involved to find out more.

You can also contact us by emailing communications@sbha.org.uk or calling Freephone 0800 0193 222.

Spring competition - find the wee lamb!

Can you find all the lambs hidden in this edition?
Let us know how many are hiding for a chance to win a £25 Love2Shop voucher!



SBTO's Gardening competition

It's time to get your gardening gloves on for SBTO's Annual Gardening Competition!

This year, we'll be judging in late July / early August, so don't forget, as well as the overall Best Garden category, there are a range of prizes on offer, including a brand-new category especially for young people - keep an eye on our socials for more info!

You can enter yourself, or why not show your appreciation by nominating a neighbour? Simply send us an email to communications@sbha.org.uk, or Freephone 0800 0193 222.

And good luck!

Why not become an SBHA Shareholder?

Shareholder membership is open to all tenants of SBHA. Applying to become a shareholding member is easy - simply complete the short application form and equalities monitoring form, both available on our website, and return them to us along with a nominal fee of £1.

Once your application is approved by our Board, you can, as a shareholder, attend our AGM, vote to elect Board members and influence the future of SBHA.

For more information and to download the shareholding member application form, visit our website or contact Louise at louise.mcneilage@sbha.org.uk



SBHA scoops Customer Service Excellence award

We are delighted to share that we have been recognised by Assessment Services for our commitment to tenant-led improvements.

CUSTOMER
SERVICE
EXCELLENCE®



At their recent online award ceremony, the Customer Service specialists awarded SBHA first place in the category: "Conducting Effective Customer Consultations that Enhance and Drive Organisational Performance." This award recognises SBHA's efforts to meet challenges through extensive and varied customer engagement, leading to tangible improvements to services.



If you're reading the online version of the newsletter, click on the image above to view our video.

Did you know you can pay your rent...

...at any Post Office branch, or any outlet displaying the Paypoint logo?

You can also pay by calling SBHA during office hours, using a credit or debit card - call us on Freephone 0800 0193 222. Or you can pay online anytime, by logging on to www.allpay.net, which can be accessed via SBHA's website - www.sbha.org.uk. You can also pay by Direct Debit, or by Bank Transfer.



Financial support for Tenants

We know that some of you continue to be impacted by the Cost of Living Crisis, and the UK Government's recent announcement of changes to welfare benefits may be adding to the anxiety.

We want to do everything we can to support you through difficult times and to help you meet your financial commitments. That is why we are expanding our support offer with Lightning Reach – a self-service portal which will allow tenants to access personalised financial support.

Lightning Reach will increase the financial support we offer, letting you access a wide range of grants, benefits and help with bills all in one place. You just have to enter your details once and Lightning Reach will search through over 2,500 sources to identify the relevant ones for you.

More information will follow once Lightning Reach is up and running.

Did you know... we already offer a range of support services including –

- Financial Inclusion
- Welfare Rights
- Warm & Well

You can get in touch with us by calling Freephone 0800 0193 222 or by emailing enquiries@sbha.org.uk to make a confidential appointment with your Neighbourhood Housing Officer or a member of our specialist team.





Home insurance

Did you know that if your home is damaged through fire, flood or theft SBHA will re-instate the property but not your contents e.g. carpets, furniture, electrical goods etc.? For this reason, we strongly advise that you get Home Contents Insurance.

Thistle Insurance provide an affordable option, with standard rates starting at £2.92 per month for £9,000 cover. Or you can compare policies at moneysupermarket.com

RTS switch-off approaching

The technology that powers Radio Teleswitch Service electricity meters will commence shutting down on the 30th June 2025. This technology manages the switch between peak and off peak rates and without this those RTS meters will no longer work, affecting your heating and hot water.

In order to resolve this tenants with an RTS meter will need to have a smart meter fitted and your electricity supplier is responsible for this. Please contact your electricity supplier urgently to book your smart meter appointment as soon as possible. Please do not put this off as you may not be able to get an appointment in time before the deadline. We have written to all tenants we believe could be affected by this. If you are struggling to make contact with your supplier or you are still unsure what to do, contact us – we may be able to help.

Changes to Carer and Disability Benefits

Scotland is introducing two new benefits to replace existing ones:

Carer Support Payment (CSP)

Replacing Carer's Allowance, CSP provides financial support to those caring for someone with a disability or long-term illness. Current recipients will be moved automatically. To qualify, you must:

- Be 16 or over and live in Scotland
- Care for 35+ hours a week
- Earn £151 or less per week after deductions
- Care for someone receiving certain disability benefits

Some previously ineligible people, like some students, may now qualify.

Pension Age Disability Payment (PADP)

Replacing Attendance Allowance, PADP supports older adults with disabilities or long-term conditions. Eligible applicants must be of State Pension age and have needed care for 6+ months. Existing recipients will be moved automatically.

For details, visit Social Security Scotland or call 0800 182 2222.

Useful websites

Many benefits, like Pension Credit (to top up your pension) are under claimed, which means that many people are not getting the benefits they're entitled to. If you're unsure about what you could claim, these websites are a good place to start:

- betteroffcalculator.co.uk
- entitledto.co.uk
- benefits-calculator.turn2us.org.uk

Don't forget

If you receive Universal Credit (UC), it's really important that you let UC know via your online journal about your new rent amount if you haven't already. This will ensure that you're getting the correct amount to enable your rent to be paid.



Fire safety - know the risks



The Scottish Fire and Rescue Service has lots of great advice to help you identify fire safety risks in your home. Their current campaign focuses on lithium-ion batteries - small batteries found in lots of household items, including mobile phones, laptops, and vapes as well as larger products like e-bikes,

e-scooters and hoverboards. It's essential to use these safely - fires caused by lithium-ion batteries can be significant and prevent you from escaping from your home.

For more tips and advice, visit <https://www.firescotland.gov.uk/at-home/>

How we're doing



TENANT SATISFACTION	Aug 2024	Feb 2025	How we're doing
Tenants satisfied with overall service	77%	82%	😊
Tenants satisfied with how they're kept informed	80%	82%	😊
Tenants satisfied with opportunities to participate	93%	93%	😊
Tenants satisfied with management of neighbourhood	77%	79%	😊
Tenants satisfied with a repair they've had carried out in the last 12 months	78%	81%	😊



PERFORMANCE	Oct-Dec 2023	Oct-Dec 2024	How we're doing
Time taken to carry out an emergency repair*	2.13 hrs	1.6 hrs	😊
Time taken to carry out a non-emergency repair*	11.3 days	10.2 days	😊
Days to re-let an empty home*	46	46	😐
Calls resolved at first contact*	84%	83%	😞

Tenant Satisfaction indicators are collected twice a year by our independent Tenant satisfaction surveyor, Research Resource. Other performance info is recorded quarterly.

COMPLAINTS OUTCOMES	Oct-Dec 2023	Oct-Dec 2024	How we're doing
Total complaints responded to	92	81	😊
% of complaints responded to within SPSO timescales*	Stage 1: 88%	71%	😞
	Stage 2: 94%	53%	😞
Average days taken to respond	Stage 1: 4	5	😞
	Stage 2: 18	22	😞

*Timescales for responses are set by the Scottish Public Services Ombudsman - www.spsso.org.uk/spsso

Thank you for your feedback!

We were delighted to see strong improvements across many indicators in our most recent Tenant Satisfaction Survey - thank you to everyone who took the time to give us their feedback to help us keep improving. Everyone who took part was entered into a prize draw to win a £50 voucher. Congratulations to our winners, Neil Nisbet from West Linton and Kelsey Frame from Galashiels.

You said, we did!

Damp and mould is an increasing challenge across the entire housing sector, and we are committed to addressing it as effectively and efficiently as possible.

We have launched a new specialist Damp and Mould Team to support our work on more complex cases. This dedicated team will focus on prioritising cases, addressing root causes, and improving the customer experience. We look forward to introducing the Team in our next edition.



Skills in schools

Recently some of our Team members visited a local school, where they had a great time sharing their skills. Students enjoyed trying out a range of activities (under careful supervision!) from joinery and plastering to balancing budgets. Could these be some of the apprentices of the future?

Thank you to Knowepark Primary for hosting us, and to all the schools from Selkirk and the surrounding area who took part!



Celebrating apprenticeships with DYW

Did you see Bonnie on ITV Lookaround recently? Bonnie is an Apprentice Electrician with SBHA, and she was interviewed as part of Developing the Young Workforce (Borders) celebrations for National Apprenticeship Week.

Apprentices bring a huge amount to SBHA. We are proud to support people as they start out on their careers, and we are delighted to confirm that we will be investing in two new apprenticeships later this year. Keep an eye on our socials for more about these exciting vacancies!



Bonnie (centre) with ITV journalist Isla Todd (left) and SBHA Director of Property Services Caroline Purcell.

To send feedback on this newsletter, share ideas for future articles or to find out more about engagement opportunities, please contact communications@sbha.org.uk, or Freephone 0800 0193 222.