



news

winter 2025



Picture by Erika Kilic



Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters



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If you would like a copy of this document in larger print, or would like to receive the text of this document in a different language please call 0800 0193 222.

Jeśli chcieliby Państwo otrzymać kopię niniejszego dokumentu w formacie dużym drukiem lub w innym języku, prosimy zadzwonić pod numer 0800 0193 222.

صُنْ يِقْلَتْ فِي بَغْرَتْ تَنْكَ وَ، بَرْكَأْ ظَاعْبَطْ طَخْبَ قَقِيْثُولَا هَذَهْ نَمْ ظَخْسَنْ دِيَرْتْ تَنْكَ اَذَا
مَقْرَلَابْ لَاصْتَلَلَا وَجَنْرَفْ، قَفْلَتْخَمْ ظَغْلَبْ قَقِيْثُولَا 0800 0193 222.



www.sbto.org.uk

www.sbha.org.uk



We hope you enjoy your new Tenant Calendar included with this pack. A big thank you to everyone who took the time to send in their fantastic photograph entries.

In this newsletter, you will find information on SBHA's annual rent consultation (See Page 3). We encourage you to take part in this. Your opinion matters!

SBTO members work hard to represent all tenants locally - and we are also making sure your voice is heard at a national level: Dominic Brookes is the new chair of TPAS Scotland, I'm Treasurer of Tenants Together, Margaret Graham sits on the Committee, and I also serve on the Board of TIS - all of which helps us champion your interests and share good practice and bring insight back to help strengthen communities.

In the new year, we'll be working with SBHA to review the Voices Together Strategy - looking ahead to create new opportunities for you to get involved. Find out more on Page 6.

If you have feedback on this newsletter, please send to communications@sbha.org.uk

Our best wishes for the festive season, from SBTO!



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



Ian McDonald, Chair of SBHA's Board

Welcome to the Winter edition of your newsletter. It's a pleasure to write this welcome message in my new role as Chair of SBHA, and I'm delighted to be stepping into this position at such a positive and exciting time for the organisation.

This edition brings updates on this year's rent consultation, our ambitious investment programmes and innovative new developments. You'll also find

useful tips and advice to help you stay safe and warm over the Winter months.

There are changes ahead, with Julia Mulloy, SBHA's Chief Executive, stepping down next Spring after more than 16 years of dedicated service. The process of recruiting Julia's successor is underway, but for now she is still very much at the helm. We will share a full and fitting farewell in the next edition, but for the moment, I would like to recognise her commitment and leadership during her time with SBHA.

On behalf of the Board of Management, thank you for all of your contributions to our progress this year and have a great 2026.

Ian

Wishing you all the best for the festive season, from all of us at SBHA

Our new Director of Development



We are pleased to announce the appointment of David Chalmers as our new Director of Development. David brings extensive experience in housing and regeneration and joins us at an exciting time, as we expand our ambitions to create more affordable, high-quality homes.

David says: "I look forward to working with colleagues, partners and communities to shape the future of homes and places that meet both present and future needs."

We are closed for the festive period from:

2pm on Wednesday 24th December, and will reopen at 8.45am on Monday 5th January.

If you have an emergency repair during that time, please call our 24-hour repairs line on 0800 0193 222.

If you smell gas, call 0800 111 999 immediately.



Rent setting - have your say

Thank you to everyone who takes part in our annual rent consultations. Your feedback is essential in helping us make informed decisions that affect both rent affordability and the quality of the housing services we provide. We hope you'll share your views again this year.

Setting a proposed rent level is always difficult, especially as cost increases experienced in recent years have become the new normal. We want to keep rents affordable for tenants while still investing in the upkeep and improvement of our homes for both current and future residents.

Inflation - which is known as CPI (Consumer Price Index) - measures how much the everyday prices of goods and services such as food, clothes and transport have risen. It has remained stubbornly high in the year.

These real cost increases are typically even higher for construction and maintenance, meaning that without cutting the value of services or investment, an increase of **4.8%** - slightly above the current rate of CPI of 3.6% - is proposed. This is on top of the amount determined by the rent restructure, capped at no more than +/- £2 per week.

This helps us maintain a balance between affordability and high-quality services, including the 24/7 repairs service that you have told us is vital to you while continuing our significant investment programme in our homes - £11.5m in 2025-26.

We are also offering a higher rent increase option of 5.3% in the consultation, which could increase funds over 10 years totalling £1.7m.

This is equivalent to new windows for an additional 250 homes over 10 years - supporting our commitment to investing in the fabric of homes to make them easier and more affordable to heat.

How much more would I be paying?

	Current average SBHA rent	Average weekly rent with 4.8% rise	Average weekly rent with 5.3% rise
Bedsit	£83.54	£87.54	£87.96
1 bed	£96.79	£101.44	£101.92
2 bed	£111.77	£117.14	£117.70
3 bed	£124.66	£130.64	£131.27
4 bed+	£134.42	£140.87	£141.55

Current average rents - how we compare to other providers



*of three local Registered Social Landlords



Remember, if you're in difficulty, we can help. See pages 8-9 for details of all the financial support available to you



74% of SBHA Tenants feel their rent is good value for money

Have your say by returning the survey on the back of this newsletter by 16th January 2026. We are also conducting our usual phone survey in January through our independent provider, Research Resource Scotland.

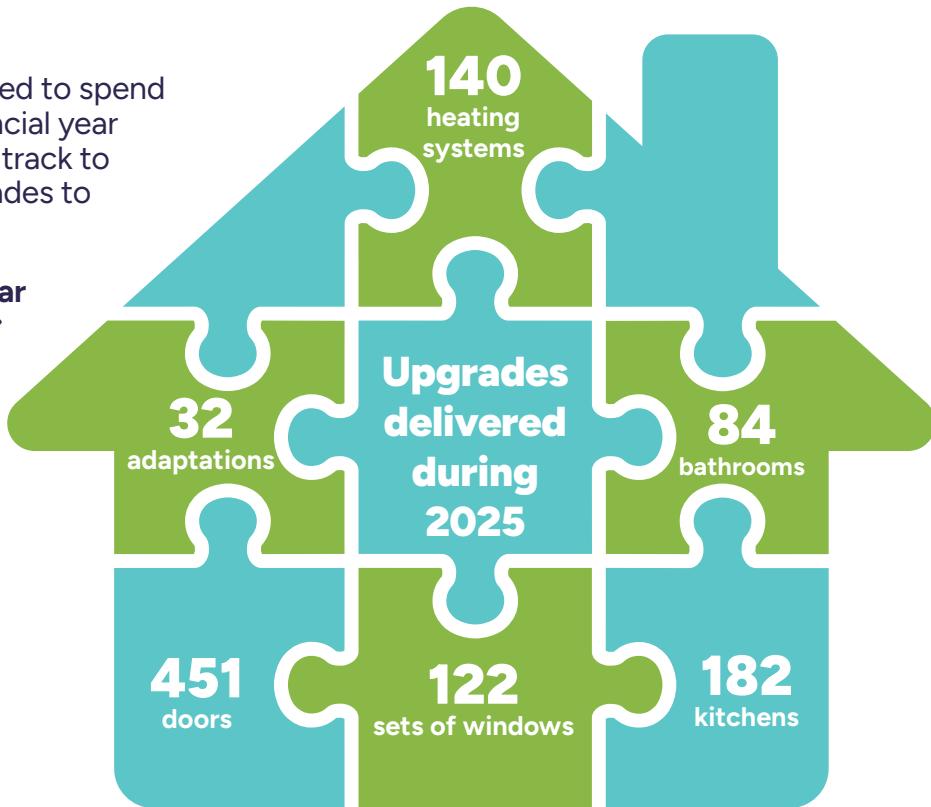
You can also take part online using the QR code or via this link:
<https://www.smartsurvey.co.uk/s/SDHGUP/>
 Everyone who takes part will be entered into a prize draw to win a £50 voucher.



Investing in homes

This time last year, we said that we planned to spend c. £11.75million in your homes in the financial year 2025-26. We can confirm that we are on track to deliver this, with over £7.2million in upgrades to homes invested so far.

Some of the delivered so far are shown in this image →



Delivering new homes



New Valentine Row tenant Chris with his dog Kelsey

Valentine Row, Hawick

We welcomed tenants to six new homes at Valentine Row (Ramsay Road) in Hawick in October. These new homes are part of the innovative HUSK Garages to Homes project, transforming underused garages into high-quality, energy-efficient, accessible homes suitable for older people or those with limited mobility.



Howdenburn, Jedburgh

We're pleased to announce that the first phase of this development - 16 spacious two- and three-bedroom homes - was completed last month, and tenants will receive their keys in time for Christmas. The second phase, a further 16 homes, has now also been advertised for bidding. The full development of 70 homes will include generous green spaces and pedestrian-friendly areas, creating a safe and welcoming environment for residents and visitors.



Whitefield Crescent, Newtown St Boswells

We're delighted that Whitefield Crescent has won the 'Regeneration' award at this year's Scottish Borders Building Design Awards. The project transformed eight hard-to-let bedsits into four desirable 4-bed family homes, retaining much of the original structure to reduce environmental impact. The award was presented on 11th December at a ceremony at the Great Tapestry Building in Galashiels.



Raising the roof at Inchmyre

You told us that you wanted us to invest in the fabric of your homes. The first phase of our refurbishment project at Inchmyre in Kelso is well underway. Thank you to all our residents who came along to our drop-in event in July to share your views and to meet key members of the teams involved.

Over £1million is being spent on the refurbishment of the roofs on eleven communal residential blocks which involves the removal and replacement of existing tiled roof coverings, as well as the replacement of top-floor windows. Our priority is providing warm, safe, and energy-efficient homes, and we're committed to working closely with residents to make sure that these improvements meet the needs of the community.



You said

We did



Cabinet Secretary for Housing Mairi McAllan with Skirling tenant Jan Davies

Working together to keep you warm

We know that fuel costs remain a concern for most people. We're working with partners across the South of Scotland to make our homes warmer, greener, and more affordable to heat.

Alongside Eildon and Berwickshire Housing Associations, we've teamed up with Changeworks to assess homes' energy efficiency. This shared approach helps plan retrofits, explore clean heating options, and ensure investment has the greatest impact for tenants.

In the Summer, we reported on our pioneering initiative with South of Scotland Enterprise (SOSE), Kight PowerHub, and other local social landlords to trial a world-first battery system that reduces electricity use and bills. A second SBHA tenant, Jan Davies from Skirling, is now benefiting.

By working together, we're finding new ways to tackle fuel poverty, cut carbon emissions, and keep tenants warm now and in the future.

Investing in young people - our new Apprentices

A big welcome to our two new apprentices, Tamara Quinton and Euan Todd who have joined our Property Services team.

Euan (Apprentice Electrician) says: *"I'm really excited to have started my apprenticeship with SBHA. It's a great opportunity to learn from experienced electricians while developing my skills and working towards a rewarding career in the trade."*

We believe investing in young people and supporting their careers is essential to building a skilled workforce for the future.



SBTO's Annual General Meeting

SBTO held their Annual General Meeting in October. Chair Gordon Saunders provided a round-up of the year's activities and achievements – celebrating tenant-led engagement, community projects and collaboration with SBHA on a wide range of initiatives. He thanked all members for their dedication and hard work, adding special thanks to outgoing members Julie Black, Mary Saunders, and former Vice Chair Ralph Nichol for their fantastic contributions.

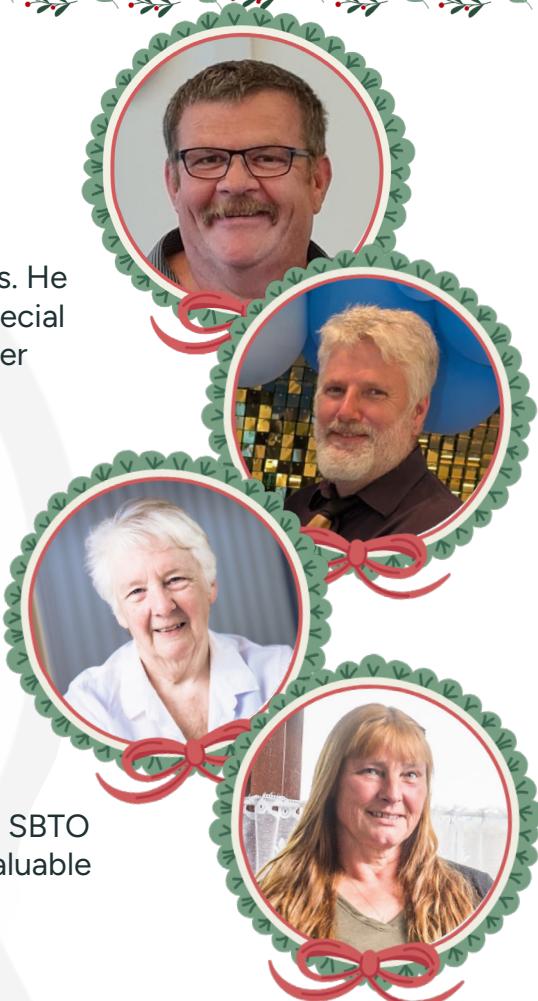
Gordon continues the second year of his two-year term as Chair of SBTO. All other office bearers stepped down, and the following members were elected:

- Vice Chair - Dominic Brookes
- Treasurer - Margaret Graham
- Secretary - Stephanie Newington

All other members were re-elected to the Committee.

You can see the full list of SBTO members on their website - www.sbto.org.uk

Members also welcomed Ian McDonald, SBHA Chair, who thanked SBTO members for their continued support to SBHA, particularly their valuable input in shaping SBHA's plan for the next five years.



Thank you Ralph!

A big thank you to Ralph Nichol, who stepped down as Vice-Chair of SBTO earlier this year. Ralph's contribution over the years has been invaluable, providing a strong representative voice for tenants, and we're delighted that he remains as an Honorary SBTO Member.

'The friendliness combined with a willingness to share knowledge and experience has made SBTO a great experience for me,' said Ralph. We wish him all the best for the future.



Have your say - help develop the Voices Together Strategy

We're inviting tenants to help shape the future of involvement at SBHA as we review our Voices Together Strategy - the plan that guides how we listen and use your feedback to improve services. We'd love to hear from everyone, especially people who don't usually get involved, so we can make sure all voices are heard.

Your ideas will help us prepare a draft in Spring, and we plan to put the new strategy in place by April-May 2026.

If you're interested in getting involved, please contact: Louise McNeilage, Tenant & Community Engagement Facilitator  07811 295688  Louise.McNeilage@sbha.org.uk
Your voice can make a real difference to how we engage with our communities.





Recipe - chocolate cookies

Ingredients

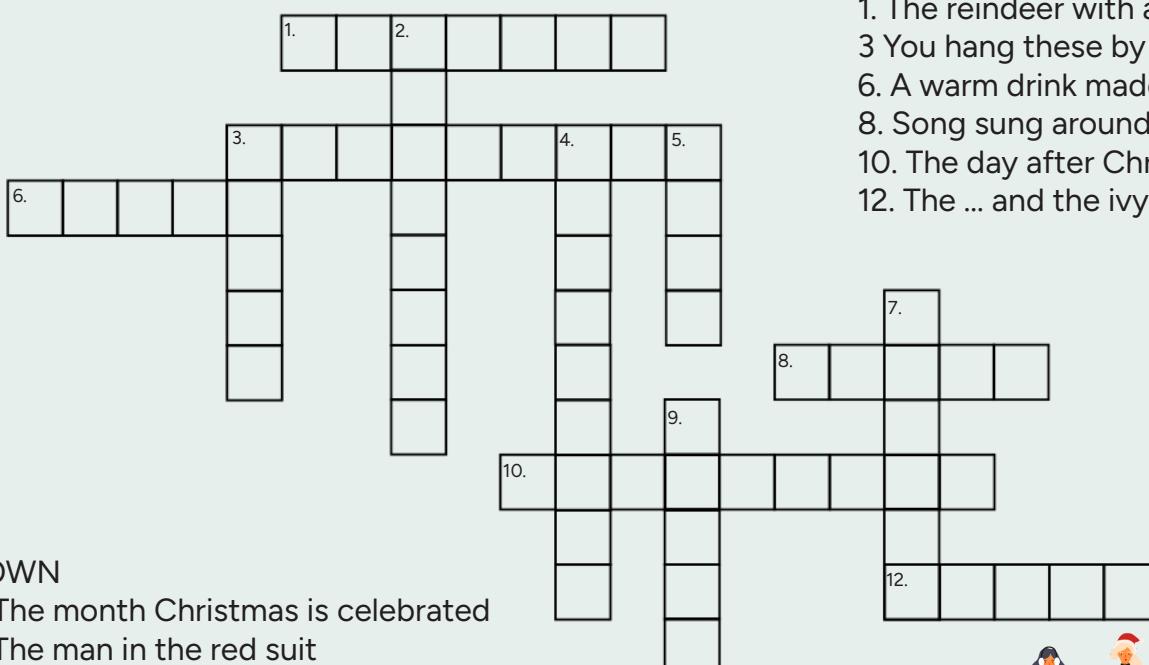
- 100g/3½oz caster sugar
- 100g/3½oz soft light brown sugar
- 60g/2¼oz cocoa powder
- 75ml/2½ fl oz vegetable oil
- 2 free-range eggs
- 200g/7oz plain flour
- pinch salt
- 1 tsp baking powder
- 1 tsp ground cinnamon
- 1 tsp ground ginger

Method

- Preheat the oven to 180C/160C Fan and line a baking tray with baking paper.
- Whisk the caster sugar, brown sugar, cocoa powder, oil and eggs together in a large bowl.
- Combine the flour, a pinch of salt, baking powder, cinnamon and ginger in a separate bowl and fold the dry ingredients into the wet mixture so that you have a very soft dough.
- Roll the cookies into balls of around 40g/1½ oz – you should get about 15–16 that are golf ball-sized, then pat them down to flatten into thick discs.
- Spread the biscuits about 3-fingers apart as they will spread a bit. Bake for around 16 minutes, or until they have risen slightly and have a crinkle and cracked design. Dust with icing sugar to serve.



Our Christmas crossword





Your Warm and Well service

We know that many people feel the strain of keeping their homes warm and energy costs down over Winter. Our Warm and Well Team can help by Tenants heat their homes more affordably. They can:

- Help you to get the best from your heating system by ensuring that it's set up to be used in the most efficient way
- Help you to clear fuel bill arrears
- Apply on your behalf for fuel bank vouchers if you're on a prepayment meter and are struggling to top-up
- Advise on insulation

Keep an eye on our social media channels for details of when we'll be out and about in your communities, or contact us at communications@sbha.org.uk if you'd like us to drop you a line.

You can also arrange a confidential appointment with a member of the Warm and Well Team, by emailing enquiries@sbha.org.uk or calling 0800 0193 222.



Help with Energy-Efficient Appliances

Many Tenants have told us that they are struggling to replace old or broken household appliances. The Let's Talk Energy Fund provides free energy-efficient cookers, fridges, freezers, and washing machines to households struggling with energy bills. Operated by Charis and funded by UK energy suppliers, the scheme can supply up to two appliances per eligible household, helping reduce running costs.

Who is eligible?

- Households receiving means-tested benefits or household income below £20,328
- Households that do not already have the appliance, or have an appliance over 8 years old or broken

More info and applications: charisgrants.com/lets-talk-energy-fund

SBHA can also help with applications - contact us at enquiries@sbha.org.uk or call 0800 0193 222.

Charis

Borders Warm Spaces

The spaces below are home to Warm Hubs throughout the Winter - pop in for a warm-up, a hot drink and a chat. All welcome.

- Burnfoot Community Hub, Burnfoot Road, Hawick on Thursdays, 11am - 2pm,
- Newtown Community Wing, Sprouton Road, Newtown St Boswells on Fridays, 12:30pm - 3pm,
- St Joseph's Lunch Club, Neighbourhood Centre on Rosetta Road, Peebles on Wednesdays, noon - 2pm,
- St Boswells Village Hall on Wednesdays, 9.30am-12.30pm,
- Station House, Stow, Mondays, Thursdays and Fridays, 9am-5pm.





Need to talk? Helplines and websites



Mental health helpline - if you're feeling low, stressed or anxious, call Breathing Space Scotland on 0800 83 85 87

Domestic abuse helpline - call Scotland's National Domestic Abuse Helpline on 0800 027 1234, or locally, call the Domestic Abuse Advocacy Support Service on 01835 825 024

Helpline for elderly people - call Age Scotland for help, advice or simply a friendly voice on 0800 12 44 222

Childline - support for children and young people on 0800 1111, or go to childline.org.uk

Information and support for young LGBTQ+ people - call Young Stonewall on 0800 050 2020, or visit youngstonewall.org.uk

Rape Crisis Scotland - confidential help and support for anyone who has suffered sexual violence, call 08088 01 03 02

Samaritans (Borders) - call free from any phone on 116123 or go to samaritans.org

Budgeting for Christmas



We understand that this time of year can be financially difficult, however, paying your rent is important.

If you think you're going to struggle with paying your rent, please get in touch with us as soon as possible - our teams are here to help! They can provide you with advice and support to manage your money as well as benefits advice and energy advice to help with rising costs.

Get in touch by calling 0800 0193 222 (free) and ask to speak to your Neighbourhood Housing Officer, or a member of our Financial Inclusion Team.

Lightning Reach - one-stop portal for financial support

The festive season can be joyful - but also expensive. If you're feeling the pressure of Christmas shopping, higher winter energy bills, or the cost of holiday gatherings, help is at hand.

SBHA has partnered with Lightning Reach to offer a wide range of assistance for tenants. Lightning Reach connects people across the UK with more than 2,500 financial support schemes from charities, organisations, and local councils, including:

- Help with winter energy bills
- Funding for essential household items and appliances
- Support with food, clothing, and seasonal essentials

Whether you're struggling with festive spending or simply trying to stay on top of rising household costs, extra support may be available. Create your free profile today by scanning the QR code and start exploring the help you may be eligible for.



Last post before Christmas

The Post Office at our Head Office in Selkirk will close at 1pm on Christmas Eve. The last uplift before Christmas will be at 12noon on Christmas Eve.



Festive fire safety tips

- Make sure your Christmas tree lights conform to safety standards
- Remember to switch off fairy lights before you go to bed or leave the house
- Don't overload sockets
- Most fires start in the kitchen - don't leave cooking unattended
- Never leave candles burning near your Christmas tree, decorations or furniture - they could catch fire
- Make sure any guests in your home know how to get out safely in an emergency - make everyone aware of all exits
- If you live in a block with shared areas, it's important to keep stairwells clear to keep you, your household and your neighbours safe. As well as being a fire hazard, items left in the stairwell can block safe escape routes in the event of an emergency.



Pipe care in cold weather

In very cold periods, keep your heating on low at all times to avoid pipes freezing over.

If you're going away over Christmas, it might be a good idea to drain down your pipes to avoid them freezing. SBHA can give you advice on how to do this. Give us a call on 0800 0193 222. It's also a good idea to switch your washing machine off, at the mains if possible.

In cold weather your condensate pipe that comes from your boiler to the outside of your property can become frozen. This can cause your boiler to shut down. This can be fixed by pouring warm water over the pipe.

For more tips, see <https://www.sbha.org.uk/looking-after-your-home/>



Home insurance

Don't get caught out this Winter! Get Home Contents Insurance. Did you know that you could face the expense of replacing your belongings lost or damaged in a fire, flood or theft if you don't have home contents insurance? For this reason, we strongly advise that you to get Home Contents Insurance.

Visit <https://www.moneysupermarket.com/home-insurance/tenants/> to find out more and to compare insurance providers.

Test it Tuesday

Remember to 'push the button' every Tuesday to test your smoke and heat alarm system. Keep yourself safe with this routine to make sure that your alarms are in good working order.



Customer Service Excellence

We're delighted to share that SBHA has successfully renewed its Customer Service Excellence accreditation. This nationally recognised award shows our commitment to putting customers at the heart of everything we do.

Over the past year, we've worked hard to enhance our performance, shaped services using tenant feedback, and implemented improvements, including launching our new website and improving the repairs service. Thank you to all tenants for your support and engagement which is helping us to build an even better service for the future.



How we're doing

TENANT SATISFACTION		Feb 2025	Aug 2025	How we're doing
Tenants satisfied with overall service		78%	80%	
Tenants satisfied with how they're kept informed		82%	82%	
Tenants satisfied with opportunities to participate		93%	88%	
Tenants satisfied with management of neighbourhood		79%	72%	

Every time you share your thoughts, you help us improve our services and strengthen our relationship with you. We listen carefully to what you tell us in the Tenant Satisfaction Survey and focus on what you tell us matters most. For example, we're improving our Repairs Service. With a new building materials supplier, our operatives spend less time collecting materials and more time fixing your homes.

QUARTERLY PERFORMANCE		Jul-Sep 2024	Jul-Sep 2025	How we're doing
Tenants satisfied with a repair they've had carried out in the last 12 months*		78%	88%	
Time taken to carry out an emergency repair*		1.49 hrs	1.93 hrs	
Time taken to carry out a non-emergency repair*		10.9 days	10.0hrs	
Days to re-let an empty home*		36	27	
Calls resolved at first contact*		84%	81%	

After every repair, we invite you to take part in our Repairs Survey - so we can take action quickly if something isn't right and resolve your issue as soon as possible. If you're ever unhappy with our service, we'll call you back to learn how we can do better.

Listening and acting on your feedback, we're working with local partners to tackle neighbourhood issues like dog fouling, noise, and litter - helping to improve neighbourhoods.

Thank you for helping us improve!

COMPLAINTS OUTCOMES	Jul-Sep 2024	Jul-Sep 2025	How we're doing
Total complaints received	96	105	
% of complaints responded to within SPSO timescales	Stage 1: 76%	99%	
	Stage 2: 61%	100%	
Average days taken to respond	Stage 1: 18	19	
	Stage 2: 5	4	

* These indicators are recorded quarterly. Tenant satisfaction information is collected twice a year by our independent Tenant satisfaction surveyor, Research Resource.



We listen to and work with Tenants to strike the balance of ensuring our rents are affordable, while making sure there is sufficient income to meet our Business Plan commitments and deliver the priorities you told us were important to you – our 24/7 repairs service, investment in homes including making them more affordable to heat, estate improvements and officers out and about in your communities. You can find out more about how we do this on our website - www.sbha.org.uk

1. Did you know that SBHA provides the following services and benefits? Please tick all that you're **aware of**.

<input type="checkbox"/> A 24-hour Repairs Service	<input type="checkbox"/> A secure, long-term tenancy
<input type="checkbox"/> Home energy advice	<input type="checkbox"/> Help to apply for Welfare Benefits
<input type="checkbox"/> Support with budgeting and debt	<input type="checkbox"/> Access to Lightning Reach - a one-stop self-service portal for accessing financial support (see page 9)

Please tick the box that best matches how you feel.

2. My current rent, charged by SBHA, is affordable

Strongly agree Agree Neither agree nor disagree Disagree Strongly disagree

Please select the answer that applies to you.

3. Do you get help towards paying your rent from Universal Credit /Housing Benefit?

No Yes (partial Housing Benefit / Universal Credit) Yes (full Housing Benefit / Universal Credit)

Please tick the box that best matches how you feel.

4. Did you know that rent for an average 3-bed SBHA home is just 66% of a full market private rented home in the Scottish Borders. For the rent you pay, do you feel that you get good value for money compared to other landlords, including the private sector?

Very good Fairly good Neither good not poor Fairly poor Very poor

5. If you disagree with Q4 above, please tell us why you feel you do not get good value for money.

.....
.....

6. Taking all of the above into account, SBHA should increase rent by

4.8% - allowing current investment & service levels to be maintained
 5.3% - allowing for an increase in investment of £1.7m over 10 years
 (equivalent to new windows for 250 homes)

Name

Address

Tel No. Post Code

*To be in with a chance of winning a £50 voucher, please return to:
 SBHA, South Bridge House,
 Whinfield Road, Selkirk,
 TD7 5DT
 by January 16th 2026.*

