



spring 2026

news



Emilia, winner of the Name a Bear competition from our Warm and Well in Winter event in Langlee, with Mum Erin and Sulley the Bear.

Thank you Julia!
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SBHA

Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters



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مقرلاب لاصرتلا وچنرف، ةفلتخم ةغلب ققيثولوا 0800 0193 222.





I want to recognise Julia Mulloy's outstanding contribution to SBHA and tenants across the Scottish Borders over more than 16 years.

As Chief Executive, Julia guided SBHA through major change, but what always stood out was her focus on what matters most to tenants: safe, warm homes, good customer service, and strong, confident communities.

What I've valued most is Julia's genuine commitment to the people and places of the Borders. Her care for tenants has shaped the organisation and will leave a lasting legacy.

As Julia moves on I want to thank her for her dedication and steady leadership. I also want to warmly welcome Maria Lyle to her new role as Chief Executive and wish her every success.

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



Julia Mulloy, Chief Executive

Welcome to your Spring newsletter!

After 16 years at SBHA, it's time for me to say goodbye - and to thank you, our tenants for the role you've played in shaping the organisation we are today. I've met many of you over the years, in your homes, at events and through tenant groups. You've been honest with us about what works and what doesn't, and that has genuinely shaped how we do things. It has helped us build new homes and improve existing homes, services and the way we listen.

I'm delighted to be handing over to Maria Lyle as SBHA's new Chief Executive. Maria knows SBHA inside out and has worked closely with tenants for many years in her role as Chief Operating Officer. She understands our communities and what matters to people in their homes, and I know she'll lead SBHA confidently into its next chapter.

Thank you again for your time, your feedback and your involvement over the years. It's been a real privilege to be part of SBHA.

Best wishes, Julia



Maria Lyle

Reflecting with Julia

What are you proudest of?

That SBHA makes a real difference to people's lives. Over the years we've improved the quality of thousands of homes, listened more carefully to tenants and increased the supply of affordable housing across the Borders. I'm also proud of the people behind that work - the SBHA team, the Board and our tenant partners, SBTO - who always keep tenants at the centre of decisions.

A favourite moment with tenants?

Rather than a single moment, I'm proud of how we've transformed places. We've invested in more than 300 homes that were no longer fit for purpose, carrying out complex work to make sure homes properly meet people's needs. One of the most challenging projects was the reconfiguration of the Rutherford Square Amenity Scheme in Kelso, where major work was carried out in homes for older people. By working closely with residents, listening carefully and providing support throughout, we were able to deliver real change. What stays with me most is hearing directly from tenants about the difference a good, well designed home makes to their lives.

Your message to tenants?

Please keep talking to us. You see things in your homes and neighbourhoods that we don't always see, and that insight matters. It helps us improve day to day services, make better decisions and plan for the future. However you choose to get involved, your voice plays a real part in shaping SBHA.

What are you most looking forward to?

More time with my family and a change of pace - and quietly watching from the sidelines as SBHA continues to strengthen communities and make a real difference to people's lives.



Our new-build journey began with Jessamine Cottages in Earlston in 2015. Since then we have built 190 affordable, energy efficient new homes.



Since 2019-20 we have supported an average of 855 people per year through our Financial Inclusion Service, helping people to access a total of £2.6m.

A shift to local, community-based teams means services are more visible and responsive in every neighbourhood.



SBHA is leading the way on energy efficiency, helping cut fuel bills and reduce carbon emissions.

Tenants now have a stronger voice, with tenant-led scrutiny helping to shape and improve services.



Investment in digital services means tenants have quicker, easier ways to get help and stay informed.



Celebrating Julia's contribution: better homes, services and communities (2011-2026)

The £10m Stonefield regeneration transformed a once hard-to-let estate, fully modernising 55 homes and creating 44 new warm, modern homes.



Since our Warm and Well project began in 2019, we have supported 4240 tenants to heat their homes more affordably.



Since 2011-12 we have modernised thousands of homes, installing 2,300 kitchens, 3500 bathrooms and 3800 heating systems.

During the COVID-19 pandemic, we kept essential services running while acting as a community anchor, making thousands of welfare calls to support tenants.

"Julia's leadership has helped SBHA grow and transform, strengthening our culture and keeping tenants at the heart of everything we do. Her focus on investing in homes and building strong local partnerships leaves a lasting legacy and clear direction for the future. We wish Julia all the very best for her retirement."

- Ian McDonald, Chair of SBHA's Board of Management





Carly Stewart,
Director of Finance

Thank you to everyone who took part in our rent consultation in January. 73% of you told us that a rent increase of 4.8% 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, 74% of you told us that you feel your rent represents good value for money - an increase from 69% the previous year. 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, Brenda Crombie from Hawick and Nadine Herriot from Innerleithen, who each receive a £50 voucher.

Investing in existing homes - our plans for 2026-27

We plan to invest £10.9 million in home upgrades this year to help ensure homes remain safe, comfortable and energy-efficient.

What's happening?

If your home is scheduled for upgrades this year, you will already have received a letter with details. We'll contact you again three weeks before work starts and provide you with contact details of the dedicated team member who will be your point of contact throughout the works to answer any queries you have.



How we plan upgrades

We regularly survey homes to help us decide when upgrades are needed and are required to carry out stock condition surveys of each home every five years.

This allows us to plan works and upgrade elements of the home - such as kitchens, bathrooms, boilers, heating systems, doors and windows - at the right time.

We do need access to your home for these checks - if an appointment doesn't suit you, just let us know and we'll arrange an alternative that works for you.

| How long do we expect them to last? | |
|--|-------------|
| Bathrooms | 25 years |
| Kitchens | 20 years |
| Gas boilers | 15 years |
| Full heating replacement (depending on type) | 25-30 years |
| Doors & Windows | 30 years |



Investing in your neighbourhood

You've told us that well-looked-after neighbourhoods matter, and over the past year we've continued to invest in improving shared spaces and estates across our communities.

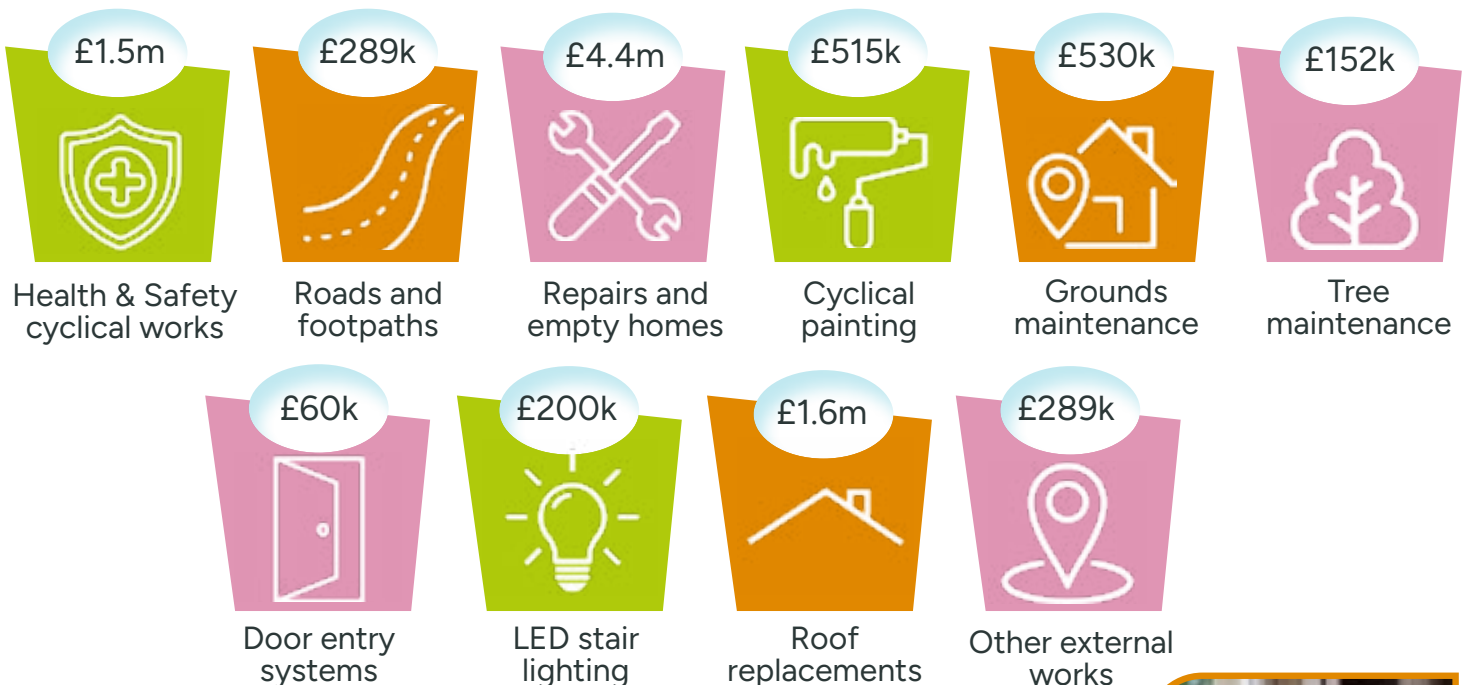
This has included estate and environmental improvements, repairs to shared areas, and small but important projects that help make neighbourhoods feel safer, cleaner and more welcoming. We've also responded to issues raised by tenants and worked with partner organisations where challenges sit beyond our direct control.

Over the coming months, we'll continue to build on this work. Planned activity includes further estate improvements and local roadshows focused on the issues that matter most in each area.



Although almost 3 out of 4 tenants tell us they are satisfied with our contribution to the management of the neighbourhood, we know that improving neighbourhoods is ongoing work, especially during challenging times. By continuing to invest, listen and work together, we can help ensure our communities remain places people are proud to call home.

Neighbourhood investment headlines for 2026-27



Our Anti-social behaviour service

Everyone deserves to feel safe in their home, and we take reports of anti-social behaviour very seriously. Where residents have reported ASB to us, we have resolved 94% of cases, with 67% of people telling us they are happy with the outcome. See our website for lots of useful information about how we can help - www.sbha.org.uk/report-antisocial-behaviour





Meet your new Neighbourhood Property Officers

Please welcome Michael Keddie and Iain Scott who recently joined us as Neighbourhood Property Officers. They'll be working across our communities, helping resolve issues in the home, and responding to neighbourhood concerns.

If you see them in your area, please feel free to say hello - they're here to support you and help keep your home and neighbourhood well looked after.



Michael Keddie



Iain Scott

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 |
|--|--|---|
| Galashiels: Balmoral area | Fiona Mallin / Michael Keddie | May 7th, 1pm. Meet outside Niki's Bar. |
| Galashiels: Torwoodlee and Wood St. | Lindsay MacFarlane | May 7th, 2pm. Meet at the middle car park on Torwoodlee Road. |
| Jedburgh: Blair Avenue, Howden Road flats | Guy Shillinglaw | May 13th, 2pm. Meet outside Spar shop. |
| Burnfoot: Galalaw Road, Scott Crescent, Leishman Place, Ruberslaw Road | Kaye Forsyth / Keir Ballantyne | May 13th, 2.30pm. Meet at Block 9, Galalaw Road. |
| Peebles: Kingsmuir Crescent, Victoria Park Drive and Cleland Avenue | Emma Hunter / Lisa Pegg and Colin Sandilands | May 13th, 1pm. Meet at Victoria Park Drive. |
| Hawick: Wilton Crescent, Princes Street and Dickson Street | Beverley McPhillips / Keir Ballantyne | May 14th, 1pm. Meet at the car park behind Dickson Street. |
| Kelso: Oakfield, Sydenham and Berry Moss Courts | Stacey Aitken | May 14th, 11am. Meet at the entrance to Oakfield Court. |
| Hawick: Drumlanrig and West Port | Susan Falconer | May 14th, 11am. Meet at Drumlanrig Square car park. |
| Galashiels: Lower Langlee | Kelly Mitchell / Michael Keddie | May 27th, 1.30pm. Meet at Winston Place. |

What to expect from your Grounds Maintenance Service

Grass cut every 2-3 weeks, from late March / early April to October.



Hedges cut twice per season

Debris and rubbish removed from hedges and grass to allow cutting

Cuttings swept off roads and footpaths

Grass is left to mulch - feeding the grass and keeping it healthy

Herbicide applied twice per year



Funded by
UK Government

Croft Street area regeneration

Work is continuing to improve homes and shared areas in the Croft Street area of Galashiels with good progress being made, supported by £3million funding from the UK Government.

All flat roofs have been replaced and extra roof insulation fitted. While this work was underway, to reduce disruption and make the most of the work on site, we also upgraded block, stair and external lighting to improve safety and visibility. Work currently taking place includes:

- Improvements to drying greens and bin stores
- New benches and further upgrades to shared outdoor spaces
- Replacement of high-priority communal doors and curtain wall sections
- Repairs to fencing, railings, walls and steps

All works are expected to be completed by late Summer. We'll continue to keep residents informed as the work progresses - thank you for your patience while improvements are carried out.



Putting safety first at Richmond Row

Richmond Row is an amenity housing block of 11 flats in Jedburgh, located beside the River Jed. Over many years, the building has been affected by repeated flooding, most recently in early 2024. For tenants living in these flats, this meant repeated disruption and upset, and some flats have remained empty.

Since then, we've stayed in close contact with the remaining tenants living there

to understand their wishes and provide support and have helped them move into more suitable accommodation.

With the building now fully empty, we have taken the difficult decision to sell Richmond Row. Before reaching this decision, we carefully considered all available options including investment to address flooding risks and make it safe to live in longer term, but the investment needed was too



significant. This decision was not taken lightly but reflects our responsibility to protect the safety and wellbeing of tenants. We will continue to maintain the building until it is sold.

Fly-tipping - let's tip the balance



Fly tipping remains a problem in some communities, and we

understand the impact this has. We work with tenants, communities and partners to tackle fly tipping, but we can't do it alone. SBHA has no legal powers to investigate or prosecute. When we have information, we pass it to the local authority, who can enforce and take action.

If you see fly tipping, call 01750 724444 or 0800 0193 222, or contact us through our website. Share details like the location, time or type of waste. You can report anonymously. Together, we can reduce fly-tipping and keep neighbourhoods clean, safe and welcoming.



Helping you stay Warm & Well

Thank you to the 150 people who came along to our Warm and Well events at Burnfoot, Philiphaugh and Langlee Early Years Centres. At a time of rising concern around energy and other household costs, the events offered practical support including air fryers and heated airers, supermarket and fuel vouchers and financial and wellbeing advice, as well as free warm meals.

Partner organisations from across the Borders also took part, helping create a friendly, inclusive space for families to get the support they need, all in one place.

If you weren't able to come along but feel that you could benefit from some support, please get in touch - help is available. Call 0800 0193 222 or email enquiries@sbha.org.uk



Voices Together - our updated engagement strategy

We're updating how we listen, communicate and work with tenants, customers and communities - so it's easier to have your say and clearer how your feedback leads to real improvements. Our engagement strategy, Voices Together, is built around four themes that guide how we connect, involve and improve. The draft themes are:



- Connect - make it easy to contact us, share views and get involved, with accessible local and digital options.
- Contribute - provide clear information and support so tenants and customers feel confident taking part.
- Collaborate - work with tenants and communities to shape and test improvements through co-design and scrutiny.
- Change - turn insight into action, remove barriers, and show what has improved because of feedback.

As part of this work, we will develop a Youth Engagement Framework to make sure young people are meaningfully included in how we listen and improve. Keep an eye on our website for opportunities to give your feedback on the strategy - www.sbha.org.uk/getting-involved

SBTO's Gardening comp

It's time to get on your gardening gloves! Judging will take place in late July/early August, with prizes across several categories - including one for young gardeners. Keep an eye on our socials for full details.

You can enter yourself or nominate a neighbour by emailing communications@sbha.org.uk or calling Freephone 0800 0193 222.

Good luck and happy gardening!

Welcome to our new Board member

We are pleased to welcome Rob Brittain as a new casual elected non-tenant member of the Board of Management.

With extensive experience across Scotland and the North of England, Rob brings a strong background in housing development, asset management and property services. He has operated at senior leadership and board level and is passionate about delivering safe, energy-efficient and affordable homes for communities.





Howdenburn, Jedburgh

We are delighted to be nearing completion of our largest-ever development, of 70 homes at Howdenburn in Jedburgh. Handover of the final phase of 24 is expected at the end of May, when new tenants will be invited to celebrate with us.

We are very much looking forward to welcoming tenants to their new homes.



Allanbank, Lauder

We're excited to be working in partnership with Whiteburn Projects, who will be delivering 110 homes at Allanbank in Lauder, of which 27 will be new SBHA homes available for rent.

Work on site has now started, with the first homes anticipated to be ready in late Summer or early Autumn 2027. Watch this space for more!

Heather Mill and Linglie Road, Selkirk



Thank you to everyone who came along to our pre-planning events to discuss the proposed development of around 57 new homes at the former Heather Mill site - right opposite our Head Office! Your views have helped to inform our planning application, which is about to be submitted to SBC. We look forward to bringing you more news on this exciting development as this progresses!

Meanwhile, work has gone on-site at our other Selkirk development, Linglie Road, (right) which will see the delivery of 27 homes, ranging in size from two to four bedrooms.





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.

Supporting you in your home



Lightning Reach

We know that some of you continue to be impacted by the Cost of Living Crisis.

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 have expanded our support offer with Lightning Reach – a self-service portal which allows tenants to access personalised financial support.

Lightning Reach lets 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 than 350 tenants have already created their profile, and on average they have been able to access £195 worth of support.

Did you know... we also 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.



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.



Free fire safety visits

There were 3,687 accidental house fires in Scotland last year. Most could have been prevented.

That's why the Scottish Fire and Rescue Service is offering FREE Home Fire Safety Visits - quick, friendly visits that give you practical, potentially life saving advice.

Who's most at risk?

- Older adults
- People with mobility, sensory or memory challenges
- Anyone affected by alcohol, drugs or smoking
- Homes with high levels of clutter
- People who smoke while using medical oxygen or emollients



If you think that you or someone you care about could benefit from a fire safety visit, don't wait. Book a Home Fire Safety Visit here: www.firescotland.gov.uk/contact-us/home-fire-safety-visits/



Members of the Damp and Mould Team - Julie (left) Grant and Shirley

Damp and mould - our commitment to you

Acting on your feedback - including what you've told us through the Tenant Satisfaction Survey (TSS) and through our complaints process - we're making practical changes to improve our repairs service, including tackling damp and mould. While this affects only a small number of homes, we recognise that it can have a real impact on health, safety and well-being.

We've set up a dedicated Damp & Mould Team., whose key aim is to make sure reports of damp and mould are picked up quickly, inspections are arranged promptly and repairs are carried out timeously. The team is Julie Wilby (Head of Programme and Delivery), Elaine Tully (Repairs and Maintenance Manager), Grant Harris (Property Officer) and Shirley Roper (Senior Customer Service Adviser).

For advice on preventing damp and mould, please visit our website. If you notice damp or mould in your home, please contact us as soon as possible so we can arrange a visit and agree next steps. You can get in touch by calling 01750 724444 or 0800 0193 222, or by contacting us through our website. If an appointment time doesn't suit you, we'll do our best to find one that does.

How we're doing

| PERFORMANCE | COMPLAINTS OUTCOMES | | |
|--|---------------------|--------------|-----------------|
| | Oct-Dec 2024 | Oct-Dec 2025 | How we're doing |
| Time taken to carry out an emergency repair | 1.6 hrs | 2.05 hrs | ☹️ |
| Time taken to carry out a non-emergency repair | 10.2 days | 9.5 days | 😊 |
| % of repairs completed right first time | 85.8% | 98.7% | 😊 |
| Total complaints received | 81 | 107 | ☹️ |
| % of complaints responded to within SPSO timescales* | Stage 1: 71% | 99% | 😊 |
| | Stage 2: 53% | 100% | 😊 |
| Average days taken to respond | Stage 1: 5 | 4 | 😊 |
| | Stage 2: 22 | 18 | 😊 |

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



Inspiring the next generation

Two of our apprentices, Bonnie and Nikki, recently visited Selkirk High School to share their skills and experiences. Bonnie, an Apprentice Electrician, and Nikki, an Apprentice Plumber, spoke to pupils about working in the trades and helped inspire the next generation of the workforce.



We also visited Hawick High School with Developing the Young Workforce - Borders, celebrating creativity, learning and social impact.

Professor Vikki McCall (University of Stirling), a former pupil and Socialudo co-founder, led a "serious play for serious change" session, supported by Susan and Louise (SBHA) and Kirsty (South of Scotland Enterprise).



Senior pupils tried games that use teamwork and strategy to explore real-world challenges, including Social Deal! (entrepreneurship for social good) and a game highlighting the realities of homelessness and the housing system.

We're proud to support experiences that build confidence and help young people see their potential to shape the future.

Remembering Margaret

SBTO and SBHA were saddened to hear of the death of SBHA tenant and previous SBTO member, Margaret Tills. Margaret always had a smile on her face and brought a quick humour and bright, uplifting manner to SBTO meetings despite coping with ill health.

Longtime SBTO member Marlen remembers "Margaret was always cheerful and loved her garden". Margaret sadly lost her husband (and fellow SBTO member), Allen, just 2 years ago and all our thoughts and best wishes are with their family.



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.