



summer 2026



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First up, congratulations to Maria Lyle, who has been appointed to the role of SBHA's Chief Executive. Maria's steady leadership, fairness, and commitment to genuine tenant voice have shaped so much of the progress we've made together.

And speaking of progress... SBTO recently celebrated success at the TPAS Awards, recognising the hard work, creativity, and determination of tenants across our communities. It's national recognition for participation that changes things - and doesn't just tick boxes.

And a massive well done to Louise McNeillage, who picked up a TPAS Award for her outstanding work in tenant participation. Louise has gone above and beyond this year - building trust, strengthening youth engagement, and making sure tenants are heard clearly and confidently. Her award is richly deserved and reflects the difference strong tenant participation can make. So here's to Maria, Louise and SBTO - proof that when tenants and teams work together, great things happen!



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



Maria Lyle, Chief Executive

It is a real privilege to write to you for the first time as SBHA's Chief Executive. Many of you may know me from my time as Chief Operating Officer and from working with tenants and communities across the Scottish Borders over many years.

Housing has been part of my life for a long time. I grew up in social housing in Hawick, so I understand the difference a safe, secure home can make. When people feel secure in their home, they have the freedom to build opportunities and achieve their ambitions.

As Chief Executive, my focus is simple: listening to tenants, delivering good services and

investing in homes and communities across the Scottish Borders. I am committed to delivering the ambitions in our Strategic Plan and making sure tenants see the benefits through better homes, stronger communities and services that put people at the heart.

In this edition, you'll read about how we're putting those commitments into action through investment in homes and neighbourhoods, new affordable homes and opportunities for tenants to help shape our services.

I would like to thank Julia Mulloy for her outstanding leadership over the last 16 years and I am committed to building on the strong foundations she leaves.

Finally, thank you for the support you continue to give SBHA. I look forward to listening to what matters most to you and working together to build a positive future for our communities.

Best wishes, Maria

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 us via

Board@sbha.org.uk

Annual General Meeting

SBHA's AGM takes place on Thursday 17th September, from 6.30pm at our Head Office in Whinfield Road, Selkirk. You must be a shareholder to attend.



You said

We did



Improvements underway at Inchmyre

You told us that investment in homes and neighbourhoods remains important, and we're continuing to act on that feedback. This year, we're investing £11.9 million in existing homes and communities across the Scottish Borders, with our planned maintenance programme already underway.

One of our largest current projects is at the Inchmyre flats in Kelso, where major improvement works are underway, including roof and window replacements.

This is a complex project involving a mix of tenants, landlords and private homeowners, requiring careful planning and collaboration throughout the works. We're working closely with contractors and residents to ensure the improvements are completed safely and to a high standard.

To help keep everyone safe, some residents in top-floor flats have been temporarily rehoused. We'd like to thank them for their patience and understanding while the work progresses. When complete, these improvements will provide residents with warmer, more energy efficient homes fit for the future..

Croft Street: safer, brighter, better

Improvement works at Croft Street in Galashiels are progressing well, helping to improve the neighbourhood and create safer, more attractive shared spaces that residents can enjoy and take pride in.

The latest phase of work includes improvements to steps, walls, railings, drying greens and bin stores, along with the addition of new cycle storage.

These improvements build on work already completed to replace flat roofs, improve external lighting and upgrade priority communal doors. Plans are also in place to replace priority communal stair screens, with all works expected to be completed by late Summer.



Investing in Galashiels

Just a few pictures of work carried out recently in Galashiels.



New doors and windows at Gala Park



Before



After

Removal of untidy bushes and relaying of turf - Church Square



Howdenburn officially opens!

The need for affordable housing across the Scottish Borders remains high, and we're committed to playing our part in helping meet that need.

At the end of May, former Chief Executive Julia Mulloy, joined by Scottish Borders Council Executive Member for Housing and Culture, Councillor Carol Hamilton, officially opened Howdenburn in Jedburgh, marking the completion of 70 new affordable homes – our largest new build development to date.

More importantly, 70 households are now settling into their new homes and community. The development has increased the supply of much-needed affordable housing in Jedburgh.

New homes for Selkirk

Construction of 27 new affordable homes is now underway at Linglie Road, Selkirk, where former SBHA Chief Executive, Julia Mulloy, officially marked the start of construction at a recent sod-cutting ceremony.

It's exciting to see the development taking shape - we look forward to welcoming tenants to their new homes by Summer 2027.



Future plans

Meanwhile, plans have been submitted for 59 new homes on the former Heather Mill site in Selkirk. The proposal would bring the vacant former mill site back into use and create a new residential community. We'll keep you updated as the project progresses.

..and for Peebles...



We are taking forward plans to deliver 12 new affordable homes for rent at March Street in Peebles, in partnership with Whiteburn Projects. The development will bring a mix of modern, energy-efficient one and two bedroom flats to the town, helping meet local housing need in a highly sought-after area.

...for Lauder...

Work is progressing well in Lauder, where we are working with Whiteburn Projects to deliver 27 new homes, ranging in size from one-bedroom bungalows to four-bedroom family houses.

We expect these and the homes at March Street to be complete in Summer 2028.



..and for Melrose!



We're also making good progress on seven new bungalows at Dingleton Road in Melrose, helping to provide more affordable homes in an area where demand is high.

These homes are expected to be completed this coming Winter.

**More news
coming soon!**



TPAS awards - congratulations!

Congratulations to Scottish Borders Tenants Organisation (SBTO), who were runners-up for the second year running in the Tenant Group of the Year category at the Tenant Participation Advisory Service (Scotland) National Good Practice Awards 2026.

The award recognises the important role SBTO plays in representing tenants' views and helping shape services. It reflects the commitment of members who work hard to ensure tenants' voices are heard.

Congratulations also to Louise McNeillage, SBHA's Tenant and Community Engagement Facilitator, who was runner-up in the Tenant Participation Officer of the Year category. This recognition reflects Louise's commitment to supporting tenant involvement and helping people have their say.

Thank you to everyone involved. Your views and involvement continue to help shape services and strengthen communities across the Scottish Borders.



SBTO's AGM takes place on Tuesday 27th October at 6.30pm, at SBHA's Head Office.

SBTO Gardening Competition



Thank you to everyone who has entered or nominated friends or neighbours for this year's Gardening Competition.

As we go to print, we are very much looking forward to judging your entries - always a highlight of the Summer!

Look out for the results on social media and in the next edition of your newsletter.

SBTO Calendar - call for entries

SBTO's calendar competition returns this Autumn - a great opportunity for you to showcase your photography skills!



SBTO judges will be selecting the final images, and your 2027 calendar will arrive with your Winter newsletter, just before Christmas. Send your entries to communications@sbha.org.uk.

Could you save money on your broadband?

If you claim Universal Credit, Pension Credit or certain other benefits, you may be able to get cheaper broadband through a social tariff. These packages offer the same quality as standard broadband, including fast, unlimited internet, but at a lower monthly cost.

Social tariffs are available from a range of providers, including some that serve the Scottish Borders. They can be available to new or existing customers, often with little

or no set-up cost, shorter contracts, no early termination fees and prices that stay fixed during your contract.

To find out more, contact your broadband provider and ask about their social tariff options, or visit the Ofcom website for details - www.ofcom.org.uk

If you are not online or need help, support is available through your local Citizens Advice Bureau, your local library through Live Borders, or here at SBHA.





Changes to your tenancy agreement

Recent changes to housing law have updated some rights and protections for all tenants who have a Scottish Secure Tenancy (SST).

- If someone lives with you, please tell us as soon as they move in. This is important because partners, family members and carers may now qualify to take over a tenancy after living in the home for 6 months, instead of 12 months. The 6 months only starts from the date we are told.
- If someone is able to take over a tenancy but chooses not to, they can now stay in the home for up to 6 months while they look for somewhere else to live. Rent must still be paid during this time.
- There are also stronger protections for people experiencing domestic abuse. In some cases, SBHA can ask the court to remove the person causing harm from the tenancy and transfer it to the victim-survivor, helping them remain safely in their home.

You do not need to sign a new tenancy agreement and we will be providing more information on the changes through our website and social media updates.

Pets welcome - just ask first!

We know pets are part of the family. SBHA supports responsible pet ownership while making sure everyone can enjoy their home and neighbourhood.

If you are thinking of keeping a pet, please let us know before you do because you need our permission to keep a pet in your home. Your Neighbourhood Housing Officer can help with your request and answer any questions you may have.



Applying is quick and simple.

1. Complete the SBHA pet request form (paper or online).
2. Tell us about your pet and how you will look after it.
3. Return the form to your Neighbourhood Housing Officer.

We'll respond within 30 days. We will not withhold permission unreasonably.



Your responsibilities as a pet owner

If your request is approved, you must:

- Keep your pet well cared for and under control.
- Make sure your pet does not cause nuisance (noise/fouling) or damage.
- Clean up pet waste promptly and keep shared areas hygienic.
- Follow any reasonable conditions set for your home or building.

View our Pets Policy at www.sbha.org.uk, or request a hard copy by calling 0800 0193 222



Welcome to your new Community Team members

A warm welcome to new team members: Ann Yourston, Hannah Kemp and Andrew Palmer.

Ann joins as a Neighbourhood Housing Officer, supporting tenants in the Selkirk area. Hannah and Andrew may already be familiar faces, having both progressed into new roles within SBHA. Hannah is now a Neighbourhood Assistant, helping with tenancy enquiries and customer service, while Andrew has become a Neighbourhood Property Officer, supporting repairs, empty homes and planned maintenance.

If you see them out and about in your neighbourhood, please don't hesitate to say hello. Don't forget, you can join your Community Teams for Estate Walkabouts in your area. See below for details.



YOUR AREA	Community Team	Where and when to meet
Buccleuch Road area, Selkirk	Scott Ramage & Bruce Henry	Wednesday 19th August, 1.30pm. Meet at the grass area between Muthag Street and Buccleuch Road.
Stonefield, Hawick	Clair Forrest & Keir Ballantyne	Wednesday 19th August, 2pm. Meet at Block 1.
Abbotseat area, Kelso	Stacey Aitken & Iain Scott	Thursday 20th August, 11am. Meet at the entrance to Abbotseat.
Melrose, Newstead, Bowden, Darnick & Gattonside.*	Jill Robertson & Bruce Henry	Thursday 20th August.
Elm Park, Thornfield, Selkirk	Scott Ramage & Bruce Henry	Monday 24th August, 1.30pm. Meet at the top of Elm Park
West Linton, Romannobridge	Lisa Pegg & Colin Sandilands	Wednesday 26th August. Meet at Broomlee Road, West Linton at 1pm then on to Romannobridge for 1.45.
Lower Langlee, Galashiels	Kelly Mitchell & Michael Keddie	Wednesday 26th August, 1.30pm. Meet at Winston Place.
Borthaugh Road area, Hawick	Susan Falconer & Keir Ballantyne	Thursday 27th August, 11am. Meet at the garages.
Newtown St Boswells	Jill Robertson & Bruce Henry	Thursday 27th August, 2pm. Meet at the bottom of Sprouston Road.
Bleachfield and Shawburn area, Selkirk	Scott Ramage & Bruce Henry	Wednesday 2nd September, 11am. Meet outside the shop in Raeburn Meadow
Allars Crescent and Backdamgate, Hawick	Clair Forrest & Keir Ballantyne	Wednesday 2nd September, 2pm. Meet at Block 1, Allars Crescent.
Harden Place and Melrose Court, Hawick	Beverley McPhillips and Andrew Palmer	Wednesday 2nd September, 2pm. Meet at Harden Place car park next to garages.
Yarrowford	Scott Ramage & Bruce Henry	Friday 4th September, 11.30am
Tower St and Back Row area, Selkirk	Scott Ramage & Bruce Henry	Tuesday 8th September, 10am. Meet at the corner of Back Row and South Port

*to join or report issues email jill.robertson@sbha.org.uk



Fire safety in the kitchen

Did you know - more fires start in the kitchen than anywhere else in the home?

Every kitchen should have at least one heat alarm fitted and linked to your smoke alarms. Heat alarms are ideal for kitchens because they are not activated by smoke, fumes, or dust.



Cooking safely

Do

- Make sure your cooker is or has been fitted properly
- Keep your oven, cooker, and grill clean and make sure there's no fat on it
- Keep tea towels, cloths, and kitchen paper away from the cooker
- Cook with handles turned to the side to avoid them spilling
- Use a flameless lighter on gas cookers instead of matches or a lighter

Don't

- Hang or dry clothing and towels on or near the cooker
- Leave your cooker, grill, or oven on when you go out - even on a timer
- Leave electrical wires or cords near the cooker
- If your cooker has an eye-level grill, don't keep anything on top of it
- Put anything metal in your microwave - even tin foil

What's your escape plan?

If a fire breaks out at home, you may only have moments to react. Smoke, heat and stress can make it harder to think clearly, so it's important that everyone in your household knows in advance how they would leave safely. Taking a few minutes to agree an escape plan can make a real difference in an emergency.

If you would like support, you can arrange a free home fire safety visit. As part of the visit, you can get advice on making an escape plan and information about fire alarms for your home - see www.firescotland.gov.uk/contact-us/home-fire-safety-visits/

If there is a fire in your home, remember these three key steps:

1. Leave the property as quickly and safely as you can
2. Do not return inside for any reason
3. Call 999 once you are safely outside

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.



Home insurance

While SBHA insures the building you live in, we do not insure the things inside your home, such as furniture, carpets, clothing, electrical items and other personal belongings.

That's why it's worth considering contents insurance. It can help protect your belongings if they are damaged, lost or stolen. Without insurance, you may not be able to claim for items damaged by incidents such as leaks, fire or flooding, including damage caused by a neighbouring property.

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





Every wildfire starts small. Don't let it grow.

Wildfires - know the risks

Scotland is facing an increased risk of wildfires. They pose a serious threat to Scotland's landscapes, wildlife, and communities.

In 2025, firefighters spent more than 100 days responding to more than 230 separate wildfires across the country. Visit <https://www.firescotland.gov.uk/outdoors/wildfires/> for advice on how to stay safe, and how to report suspicious behaviour.

Staying safe around water

Scotland has an abundance of beautiful inland and coastal waterways for all to enjoy. However, it is important to be aware of the hazard and risks. Water Safety Scotland encourages you to learn Scotland's three step code to help keep yourself and others safe:

-  **Step One: Stop and Think, Spot the Dangers** - check for any safety signage, be aware of hidden currents, underwater ledges and other unseen items
-  **Step Two: Stay Together, Stay Close** - it's better to go into the water with a friend or family member
-  **Step Three: In an Emergency, Call 999** - if you see someone in trouble, DO NOT enter the water. Look for a throw line or life ring to help whilst you wait on the emergency services

This three-step code is particularly important in spells of warm weather, as despite the warm air temperatures, Scotland's waters remain cold and put you at risk of cold water shock. Cold water shock is an involuntary response to the body being suddenly or unexpectedly immersed into water which has a temperature of less than 15 degrees.

To learn more about the Water Safety Code, Cold water shock and what to do in an emergency, visit www.watersafetyscotland.org.uk

Enjoying Summer together

Summer is a great time to enjoy your home, garden and neighbourhood. With warmer weather, open windows and more people spending time outdoors, it's natural that everyday noise levels can increase.

We're asking everyone to be considerate of their neighbours by keeping noise to a reasonable level and thinking about the timing of activities such as DIY, grass cutting and outdoor gatherings.

It's also important to remember that children playing and enjoying

outdoor spaces is a normal part of community life. However, where behaviour repeatedly causes distress or disruption to others, it may become a concern.

Where anti-social behaviour does occur, we work closely with Police Scotland and Scottish Borders Council to support those affected and help resolve issues

If you are experiencing ongoing anti-social behaviour, please contact us on 01750 724444, Freephone 0800 0193 222 or email enquiries@sbha.org.uk





Checking in, not checking up

At SBHA, we want to make sure you get the right service and support when you need it. That's why, when you contact us about things like a repair, payment or general enquiry, we may sometimes ask a few extra questions.

This might include:

- Checking your contact details are up to date
- Asking if everything's okay at home
- Letting you know about support or help that's available

We know these questions may not always seem connected to the reason you contacted us, but they help us understand your circumstances, make sure nothing important is missed and connect you with the right support when needed.



We will always explain why we are asking, and you do not have to share anything you are not comfortable with. If support is offered, nothing will happen without your agreement.

Our aim is to listen, understand what matters to you, and make it easier for you to get the right support when you need it.

It is really important that we have certain information about you and your household and that it is up to date. It can be essential in the case of an emergency and also allows us to deliver safe, responsive and appropriate services.

Take a few minutes today to get in touch with any updates or changes to your information - it may seem like a small thing, but it can make a big difference.

Stop, hang up and dial 159

Bank scams are on the rise and it's important to be alert. If you get an unexpected call, text or message claiming to be from your bank, the Dial 159 scheme can help you stay safe. By calling 159, you can be put through securely to your bank so you can check whether the contact was genuine before sharing any personal details or making a payment.

It is a simple number to remember and is especially useful if someone pressures you to act quickly or asks you to move money. If in doubt, stop, hang up and call 159. Remember, 159 will never call you. It is there for you to call if you think you may be being scammed.

Lightning Reach - financial help for you

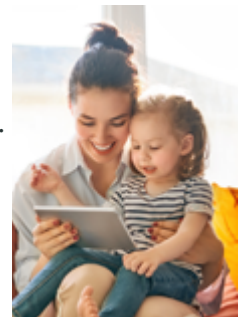


Summer can bring extra costs, and we know the cost of living crisis is still affecting many tenants.

Lightning Reach can help you find personalised financial support, including grants, benefits and help with bills, all in one place.

Just enter your details once, and it will search more than 2,500 sources to find support that may be available to you.

Create your profile at lightningreach.org/application-portal?referral=SBHA-summer2026text



Keeping your home safe - damp and mould

We take every report of damp, mould or condensation seriously. If you tell us about a concern in your home, we will listen, investigate and work with you to understand the cause and agree the right next steps.

Our service promise is to:

- investigate within 10 working days of your report;
- provide written feedback within 3 working days of the investigation;
- start any repairs within 5 working days of the investigation;
- give you a written explanation if we cannot meet these timescales;
- keep you updated and arrange any treatment, repairs or support that may be needed.



We'll ask a few questions about where the issue is, how long it's been there, and your household circumstances. This helps us decide the most appropriate response and make sure the right person visits or contacts you.

If we need to inspect your home, please allow access to all rooms so we can identify the cause and plan the best solution.

Please report any damp or mould concerns as soon as possible so we can help.

How we're doing

We're pleased that satisfaction with our overall service and how we keep you informed continues to improve. Retaining our Customer Service Excellence accreditation provides further assurance that we're delivering high-quality services, and we'll continue listening to your feedback to help us improve. While satisfaction with opportunities to get involved remains high, it has fallen slightly. Through our new Voices Together Strategy, we'll offer more flexible ways for you to share your views and get involved in a way that suits you.

We've also seen satisfaction with neighbourhood management fall. To better understand what's driving this, we'll be spending more time in communities, listening to tenants and hearing first-hand about the issues that matter most. Our first neighbourhood event takes place at George Terrace, Peebles, on Friday 28th August from 10am to 2.30pm.

TENANT SATISFACTION 	2024-2025	2025-2026	How we're doing
Tenants satisfied with overall service	77.7%	78.4%	
Tenants satisfied with how they're kept informed	82.2%	82.9%	
Tenants satisfied with opportunities to participate	92.7%	88.6%	
Tenants satisfied with management of neighbourhood	78.9%	72.5%	

PERFORMANCE 	2024-25	2025-26	How we're doing
Time taken to carry out an emergency repair	1.85 hrs	1.97 hrs	 *
Time taken to carry out a non-emergency repair	10.5 days	10.4 days	
% of repairs completed right first time	84.2%	98%	

* Our performance against the national average time for completion of emergency repairs among Registered Social Landlords (3.2 hours) remains consistently strong.

COMPLAINTS OUTCOMES	2024-25	2025-26	How we're doing
Total complaints responded to	347	436	
% of complaints responded to within SPSO timescales*	Stage 1: 81%	98%	
	Stage 2: 68%	98%	
Average days taken to respond	Stage 1: 5	4	
	Stage 2: 21	18	

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



Summer word search

S	U	N	S	H	I	N	E	R	L	B	W	Q	P
A	T	Y	R	M	C	V	O	A	E	E	F	K	I
N	F	S	B	E	A	C	H	Q	M	S	L	Z	C
D	L	E	O	J	E	R	T	Y	O	A	I	X	N
C	I	D	R	S	U	N	G	L	A	S	S	E	S
A	P	A	O	A	I	C	E	C	R	E	A	M	U
S	F	N	A	N	D	A	G	H	D	L	M	O	P
T	L	O	C	D	A	S	E	A	S	I	D	E	I
L	O	M	U	C	Y	T	R	V	O	U	N	A	T
E	P	E	E	A	B	L	G	E	A	B	A	D	B
W	S	L	U	S	D	E	H	O	L	I	D	A	Y
Q	K	P	I	C	N	I	C	R	F	L	Z	R	E
G	W	A	T	E	R	M	E	L	O	N	Y	C	A
B	A	R	B	E	C	U	E	X	K	N	J	M	Z

Find the 12 summer-themed words hidden in the grid. Words may appear forwards, backwards, up, down, or diagonally.

Words to find:

Sunshine,
Beach,
Picnic,
Sandcastle,
Ice Cream,
Holiday,
Seaside,
Sunglasses,
Lemonade,
Barbecue,
Flip Flops,
Watermelon



Spot the difference



There are eleven differences between these two Summer beach scenes - can you find them all?

To send feedback on this newsletter or to find out more about getting involved, please contact communications@sbha.org.uk, or Freephone 0800 0193 222.