SCOTTISH BORDERS TENANTS ORGANISATION
giving Tenants a voice

news

autumn 2026

SBHA
SCOTTISH BORDERS HOUSING ASSOCIATION



Garden competition winner Sheila Cass with husband William

SBHA

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www.sbto.org.uk

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This Autumn, SBTO and SBHA are looking ahead together, with tenants' voices at the heart of what comes next.

We're pleased to welcome Natalie McKail as SBHA's new Chief Operating Officer and look forward to working with her as she gets to know tenants and communities across the Borders.

Working together gives us opportunities to share experiences and turn ideas into improvements. Whether you come along to an event or share your views on services, you can help make a difference to your community and the services you use. The forthcoming Voices Together Engagement Strategy will also open up more ways to get involved and help shape decisions.

SBTO's AGM has just taken place, and the office bearers are confirmed as: Gordon Saunders (Chair); Dominic Brookes and Derek Allison (Joint Vice Chairs); Margaret Graham (Treasurer) and Stephanie Newington (Secretary).

We'd love to hear from you. Contact Louise McNeilage - louise.mcneilage@sbha.org.uk - to find out more.



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



Maria Lyle, Chief Executive

As we head towards winter, there's lots to share about what's happening across SBHA and, importantly, what it means for you and your home.

In this edition, you'll find updates on the improvements we're making to our repairs and planned works services, important information about damp and mould, and details of financial support that may help with rising winter costs.

We also share some of the great things happening in our communities, from our gardening competition to the difference an adapted home has made for one Hawick family.

We're also launching our new Voices Together Engagement Strategy. Hearing directly from tenants helps us understand what's working, where we need to improve and what matters most to you. There will be lots of different ways to get involved, whether that's answering a quick survey, joining a discussion or simply telling us about your experience.

Thank you to everyone who continues to share feedback with us. Please keep telling us what matters to you. It really does help us improve.

Maria

Welcoming Natalie



We're delighted to welcome Natalie McKail as SBHA's new Chief Operating Officer. With extensive experience in housing, customer service and community-focused work, Natalie will help lead the teams supporting tenants and improving services across the Scottish Borders.

She looks forward to working with tenants, communities, colleagues and partners to make a positive difference.

Our Annual Report is now available!

Our 2025-26 Annual Report with details on our performance against the Social Housing Charter and our activities over the year, is available on our website now. If you would like to receive a paper copy, please contact us on communications@sbha.org.uk



A home that works for Natalya

Safe, comfortable and accessible homes make a huge difference to people's lives. This Autumn, a Hawick family is settling into a specially adapted SBHA home that is already making everyday life easier.

Natalya Anderson (age 15) lives with complex health needs and requires specialist equipment and support. Her previous housing situation made everyday life more difficult, limiting both her independence and her family's ability to care for her safely.

Working in partnership with Scottish Borders Council, healthcare professionals and specialist contractors, SBHA adapted a property to meet Natalya's needs. The work included extensive alterations to create a safer, more accessible living environment tailored to her daily requirements.

The adapted home has transformed day-to-day life for Natalya and her family. Tasks that were once challenging are now easier and safer, while the layout and specialist features give her greater comfort and independence. Most importantly, the adaptations have allowed



Natalya to remain close to family, friends and her local community while receiving the support she needs.

Mum Ashley said: "*Our new home has already made life so much easier. Natalya has more space, she can spend time with us in the living room and kitchen, and the ramps outside mean she can get safely in and out of the house independently. It gives her freedom and helps her to be part of everyday family life.*"

Projects like this demonstrate how the right home, combined with partnership working, can help people live independently and enjoy a better quality of life.

Need an adaptation for your home?

Helping you stay safe and comfortable at home matters. While major adaptations, like the one above, need specialist funding, SBHA carries out adaptations each year to help tenants manage everyday life at home more easily. These range from simple changes, such as fitting grab rails, to larger works like installing a level access shower.

I'm finding things difficult in my home. What should I do?
Please get in touch with us. We can talk through what you are finding difficult and explain how the adaptations process works. An Occupational Therapy assessment from Scottish Borders Council may be needed to help identify what changes could best support you.

What happens after the assessment?
If an adaptation is recommended, we'll work with you and the Occupational Therapist to consider what can be done in your home and keep you informed about what happens next.



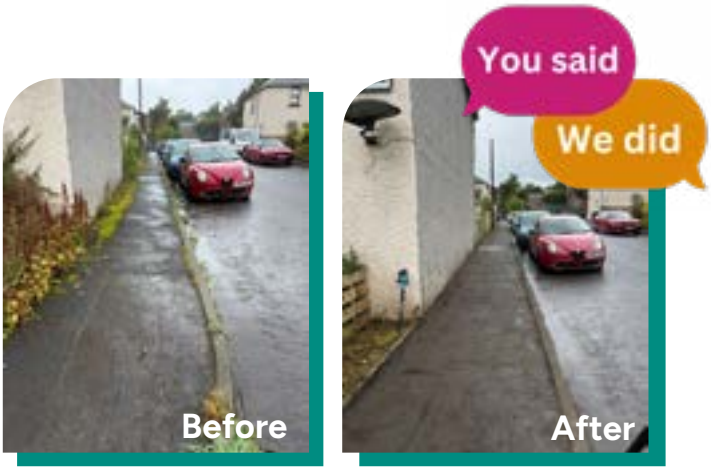
Will every recommended adaptation go ahead?
We consider each recommendation individually, taking account of your needs, your home, what is practical and the funding available. If a recommended adaptation can't go ahead, we'll talk to you about the reasons and any other options that may help.

How long will it take?
This will depend on the type of work required and whether specialist equipment or approvals are needed. We'll keep you updated so you know what to expect.

Who can I speak to if I'm unsure?
Please contact us. We'll be happy to explain the process and help you understand the next steps.

Improving neighbourhoods

Feeling proud of where you live matters. As part of our approach to understanding what matters most to people about where they live, we're bringing residents together to hear their priorities and explore improvements.



We're committed to working with you to improve the environment around your home. Our recent Community Clean-Up in the George Terrace area of Peebles was one opportunity to do just that, with tenants, residents and SBTO members Steph and Derek joining us to improve shared spaces and talk about what would make a difference.



Thank you to everyone who completed our survey. Your feedback is helping us understand local priorities and identify improvements to make the area a better place to live.



We know that one approach won't suit every area, so following on from the success of this event, we're now looking at how we can adapt this for other communities, prioritising areas where tenants have told us they're less happy with our contribution to their neighbourhood. Watch this space!

As well as events like the one above, we also carry out regular estate walkabouts. If you're interested in joining our next community initiative or sharing your ideas for enhancing your local neighbourhood, why not join us? Join us on our next estate walkabout in your area.

YOUR AREA	Neighbourhood Housing Officer and Property Officer	Date & time
Lower Langlee, **Galashiels**	Kelly Mitchell and Michael Keddie	Wednesday 25th November, 1.30pm. Meet at Winston Place.
Bleachfield and Shawburn area, **Selkirk**	Scott Ramage and Colin Sandilands	Wednesday 2nd December, 11am. Meet at the shop at Raeburn Meadow.
Galabank Street, Hill Street, Huddersfield Street, Croft Street, **Galashiels**	Fiona Mallin and Michael Keddie	Thursday 3rd December, 1pm. Meet at the DVLA Centre
Ednam, Smailhom and Sprouston	Stacey Aitken and Iain Scott	Thursday 3rd December, from 11am.
Earlston	Jill Robertson and Colin Sandilands	Thursday 3rd December, from 1pm.
Tower Street, Back Row area, **Selkirk**	Scott Ramage and Colin Sandilands	Tuesday 8th December, 10am. Meet at the corner of Back Row and South Port.
Ancrum Court, Atkinson Road and Silverbuthall Road, **Hawick**	Beverley McPhillips and Andrew Palmer	Wednesday 9th December, 3.30pm. Meet at Ancrum Court.

SBHA's Annual General Meeting

Thank you to everyone who joined us for our recent AGM, bringing together SBHA Board and team members, SBTO and shareholders to look back at the year and discuss our priorities for the future.

The Chair reflected on progress over the past year, including investment in homes and support for tenants, as well as the work and challenges that lie ahead.

At her first AGM as Chief Executive, Maria share her vision, looking forward to SBHA's priorities for the next five years and our commitment to listening to tenants, improving services and continuing to invest in homes and communities across the Scottish Borders.

Did you know that all SBHA tenants can apply to become shareholders?

For £1, you can apply to become an SBHA shareholder, attend our AGM and vote in Board elections.

Find out more on our website or email Board@sbha.org.uk.



Welcome on Board Jan!

Welcome to Jan Davies, who has joined the Board as an Elected Tenant Member.



As a tenant Jan is passionate about good housing and the services tenants receve. She brings extensive operational and project management expertise to the Board.

Voices Together to improve tenant experience

We're pleased to share our new Voices Together Strategy - our customer engagement strategy for 2026-31.

Voices Together sets out how we'll work with tenants, customers and communities over the next five years, making it easier to share your views, get involved in ways that suit you and see how your feedback shapes SBHA services.

The full Strategy will be available on our website. Next, we'll develop a detailed delivery plan, and we'd love your help to shape it.

Early opportunities include:

- our new Youth Engagement Framework, helping us hear from and involve tenants aged under 35;
- customer journey mapping, exploring your experiences of key services;



- reviewing our Tenant Welcome Pack with newer tenants to find out whether the information provided at sign-up was clear and useful.

However you choose to take part, your experience can help us understand what works, what needs to improve and what matters most to tenants.

Contact communications@sbha.org.uk or visit www.sbha.org.uk/getting-involved. Your voice can help shape better services for tenants and communities across the Scottish Borders.

Make your voice heard - join SBTO!



Would you like more of a say in the services you receive? Joining the Scottish Borders Tenants Organisation (SBTO) is a great way to get involved and make a difference.

SBTO is a constituted group of SBHA tenants. It represents tenants' views on SBHA policies and helps ensure they receive the best possible housing services.

What can you get out of it?

- Have your say: share what matters to you and help shape SBHA's services.
- Meet other tenants: connect with like-minded people and share experiences.
- Build confidence: be part of a supportive group where your views are valued.
- Make a difference: help achieve positive results for tenants and communities.

You do not need any special experience - just an interest in improving services for tenants. Every tenant's point of view can make a valuable contribution.

Interested in joining? Contact Louise McNeilage - louise.mcneilage@sbha.org.uk - to find out more and help make sure tenants' voices are heard.

Learn, connect, have your say

"Getting involved with SBTO can open up valuable learning and training opportunities. Since joining SBTO, I have attended sessions on the history of tenant groups in Scotland, scrutiny of landlord services, damp and mould legislation, equalities and inclusion, and tenant engagement. Most last around an hour and can also support your CV. I have enjoyed those I've attended - learning about the different facets of housing, whilst meeting tenants from across Scotland - all with a view to enabling SBHA tenants to achieve improved services and standards.

If you are interested in tenants' rights, housing or making a difference locally, there are online and in-person courses, discussions and conferences through housing and tenant organisations. None are compulsory, but they offer insight, different viewpoints and practical knowledge to support SBTO."



Tracey Glover

Tenants Together Scotland - latest news

Borders tenants are helping influence national conversations about housing. From rent pressures and repairs to the challenges of accessing rural services, the experience of tenants in the Scottish Borders deserves to be heard nationally. Through membership of Tenants Together Scotland, SBTO Chair Gordon Saunders brings local experiences into national discussions.

The group shares tenants' experiences with organisations including the Scottish Housing Regulator and responds to consultations on rents, damp and mould, and repairs. It also supports tenant board members and helps more people get involved.

This ensures that those shaping housing services understand local priorities and consider improvements that matter here in the Borders.

Gardening competition - the results!

SBTO's annual Tenant Gardening Competition continues to "grow" from strength to strength, and this year's entries were a fantastic display of creativity, effort and community pride.

From colourful containers and impressive vegetable gardens to beautiful shared spaces and inspiring young growers, the judges had the difficult task of selecting winners from a very high standard of entries.

All winners receive a £50 gardening voucher, and our overall winner, Sheila Gass from Galashiels whose garden is pictured right, will receive the Eric Kelly Memorial Trophy for the coming year.

Thank you so much to everyone who took part - and congratulations!





George Scott, Lauder



Patricia Alexander, Selkirk



Connor McDonald, Selkirk



Karen Gordon, Earlston





(Joint winners) Sandy Scott, Langlee (left) and Olha Shandra, Galashiels (right)



(Joint winners) Rutherford Square, Kelso (left) and Hazeldean, Galashiels (right)



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Our updated service standards

We've updated our Repairs and Maintenance Standard and Property Improvement Works Standard. They explain what you can expect from us when you report a repair or when we carry out planned improvements to your home. Here is a quick guide to what's new - more information is available on our website - www.sbha.org.uk

Your repairs service - our updated standard



We want you to feel clear about what to expect when you need a repair. We've updated our Repairs and Maintenance Standard in consultation with SBTO, giving tenants a say in the review.

What's new for you?

- Damp and mould: a new section explains how we'll investigate your concerns, share written findings and arrange any safety work needed (see page 10).
- Major repairs: new information explains why complex jobs may take longer and how we aim to keep you informed.
- Support to suit you: added commitments cover adjustments where needed and information in accessible formats.
- Newer technology: the standard now includes maintaining solar panels and battery storage installed by SBHA.

You'll also find clearer information about repair priorities, our responsibilities and yours, and what to expect before, during and after a visit.

Planned improvements for your home



Our Property Improvement Works Standard, which has also been updated in consultation with SBTO, explains what you can expect when we replace kitchens, bathrooms, heating, windows and doors.

What has changed?

- Planning your improvements: updated neighbourhood programme dates and clearer information about surveys, appointments and work carried out in stages.
- Kitchens and bathrooms: updated fittings, including kitchen extractor fans that respond to humidity and hinged glass shower screens.
- Heating and energy efficiency: more detail on efficient storage heaters, insulation and when solar panels may be considered, subject to funding.
- Windows and doors: clearer information on finishes, decoration vouchers for window replacements and door specifications.

After improvements, we'll visit a sample of homes to check quality.

What you can expect from us:

- We will explain what happens next and keep you updated.
- We will discuss any support or adjustments you may need with you.
- Contractors working on our behalf are expected to meet the same standards of quality and customer service.
- We will give you opportunities to tell us about your experiences, including surveys following completion of our work. Please take part if you can - your feedback helps us understand where we're doing well and where we need to improve.



Apprentices build bright futures with SBHA



We are celebrating three apprenticeship success stories at SBHA - showing how learning a trade can open the door to a rewarding career and exciting new opportunities.

Joiner Charlie Aitken, Plumber Nikki Stavert and Electrician Bonnie Brown are have completed their qualifications and have successfully secured permanent roles with SBHA. After progressing through our apprenticeship programme and aceing their interviews, all three have now joined our in-house team.

It is a fantastic achievement for Charlie, Nikki and Bonnie, who have worked hard to develop their skills and earn their qualifications. Their success is a proud moment for them, their colleagues and everyone at SBHA.

Charlie said: "The best thing about the apprenticeship was learning new things every day and becoming more and more independent. I'm looking forward to new challenges, as I'm keen to progress."

Bonnie is also proud to encourage more young women to consider a trade. She said: "There still aren't very many women in trades, but that's changing all the time, and I get such a great reaction from women when I go out to work in their homes. I would encourage any girl who's thinking about a trade to go for it!"



And hot on their heels...

Following in their footsteps, our newest apprentices Euan Todd, Charlie Crozier and Tamara Quinton are all progressing well in their trades apprenticeships. They are building their confidence and practical skills while working towards their qualifications, supported by experienced colleagues across SBHA.

A new route into finance

Did you know we also offer apprenticeships beyond the trades? Freya Robertson has joined us straight from Earlston High School as SBHA's first Finance Apprentice.

Through this five-year apprenticeship, Freya will gain hands-on experience with our Finance Team while studying one day a week for an Accounting degree at Edinburgh Napier University and working towards her ACCA professional qualifications. Welcome on board Freya!



Looking after your home this Winter - damp and mould

Awaab's Law came into force in Scotland on 6 October 2026, introducing clearer timescales for landlords to investigate and tackle damp and mould. We have been strengthening our approach with a dedicated team, improved training and case management, and a triage system to prioritise those most at risk.

What you can expect from SBHA

1. **We will investigate** within 10 working days of damp being reported

2. **Within 3 days** of investigation being concluded, we will send you a written summary of our findings.

   Within 5 days of investigation being concluded, we will start repairs if substantial damp or mould was found.

3. **We complete repairs** Within 20 working days of work starting

Please report damp and mould as soon as possible. Help us to resolve the issue by allowing access to your home. If we cannot meet a legal timescale for reasons beyond our control, we will explain why, provide a revised timescale and take reasonable steps to reduce the problem in the meantime.

Tips to help keep your home warm and dry this Winter

If you need to dry clothes inside, put them in the bathroom with the door closed and window open/fan on. Any vented tumble drier should be vented outside (unless it's self-condensing).

Keep furniture away from external walls to allow air to circulate. Allow room in wardrobes and cupboards for circulation.

If the weather allows, open your bedroom windows for 10 minutes in the morning to let moist air escape. Dry the windows and window sills of your home every morning if condensation has formed.

Keep lids on pans when cooking, and don't allow kettles to boil for longer than you need to.

When bathing or cooking, use any extractor fans you have, keep the door closed and open the window to allow excess moisture to escape.

Very cold rooms encourage mould to grow. It's recommended that you don't allow the temperature in your home to fall below 14°C. If you're worried about energy costs, contact us for advice and support.

A gold standard for your safety

SBHA has received a Gold Award from the Royal Society for the Prevention of Accidents (RoSPA) as part of its prestigious health and safety awards programme.

The award recognises our commitment to putting health and safety at the heart of everything we do. For tenants, the important thing is what sits behind the award: keeping health and safety at the heart of our services - from repairs and maintenance to the way we work in homes and communities.

Moving from Bronze to Gold in just one year is a significant achievement and recognises the progress we have made, but we know safety requires continuous focus.

Health and safety is about more than policies and procedures - it is about helping you feel confident that, as your landlord, we are working to keep you safe.

Financial support this Winter

Winter can bring higher heating and household costs, but help is available. Lightning Reach makes it easy to find financial support that could ease the pressure.

This free, secure online service matches you with benefits, grants and other support you may be eligible for. Create one profile to see what you could apply for. So far, more than 500 tenants have used Lightning Reach, with those who went on to apply for funds securing an average of £340 each.

Scan the QR code to get started. If winter costs are making rent or bills harder to manage, please contact us. Our team can talk through your options and help you access support.



Taking over a tenancy

We know it can be difficult to think about what happens to your home when a loved one dies. In some circumstances, a partner, family member or carer may be able to take over the tenancy if it was their only or main home at the time. This is known as succession.

The qualifying period has reduced from 12 to six months. The person must usually have lived in your home as their only or main home for at least six months. If they do not take over the tenancy, they can still stay for six months.

Please tell us when someone moves into your home or your circumstances change. We can only consider succession if we know who lives there.

Questions or household updates? We're here to help. Call 0800 0193 222, email enquiries@sbha.org.uk, or write to or visit South Bridge House, Whinfield Road, Selkirk.

How we're doing

PERFORMANCE	April-June 2025	April-June 2026	How we're doing
Time taken to carry out an emergency repair	1.78 hrs	1.72 hrs	☺
Time taken to carry out a non-emergency repair	10.7 days	12.7 days	☹
% of repairs completed right first time	99.1%	99.1%	😐

We know longer waits for repairs can be frustrating and inconvenient. Here's why non-emergency repairs are taking longer and what we're doing to reduce the wait.

We've had slightly more repairs this quarter than in the same period last year. Some also need follow-up work before they're complete, adding to the average completion time.

We've reviewed how we organise repairs and made changes designed to reduce waiting times, including arranging follow-up work more quickly and reducing unnecessary travel between appointments.

COMPLAINTS OUTCOMES	April-June 2025	April-June 2026	How we're doing
Total complaints responded to	91	116	☹
% of complaints responded to within SPSO timescales*	Stage 1 99% Stage 2 95%	97% 100%	☹ ☺
Average days taken to respond	Stage 1 4 Stage 2 17	4 16	😐 ☺

Complaints help us to understand where we've gone wrong and where we need to improve. The issues raised most often are about speed of service, communication, and the quality of work carried out. We are focusing on:

- Improving communication and providing more regular updates.
- Reducing delays in repairs, adaptations, and planned improvement works.
- Working closely with contractors to improve reliability and quality.
- Learning from complaints to prevent the same issues happening again.
- Making it easier for you to know who is dealing with your enquiry and what will happen next.

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

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

Find the 10 Autumn-themed words hidden in the grid. Words may appear forwards, backwards, up, down, or diagonally.

Words to find:
golden
pumpkin
mushroom
bonfire
misty
Guy Fawkes
acorns
harvest
cosy
conkers

Look out for your 2027 calendar!



Thank you to everyone who has submitted pictures for the SBTO 2027 Tenant calendar. We've received some beautiful photos, and we can't wait to share them with you. Your calendar will be with you before Christmas, along with your Winter newsletter.

Consultation on your rent

Your rent
Your voice

Each year, we ask you for your views on our proposed rent. We need to balance keeping rents affordable with having enough income to maintain and invest in homes and deliver the services you have told us matter most.

We will be carrying out our annual Rent Consultation this Winter. You can take part online, over the phone or look out for the paper survey on the back of your Winter newsletter.

Please take the time to give us your views, for a chance to win a £50 voucher.

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.

SBHA
SCOTTISH BORDERS HOUSING ASSOCIATION

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