

NEWS

Winter edition 2023

Photo by Hazel Dunbar

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إذا كنت تريد نسخة من هذه الوثيقة بخط طباعة أكبر، أو كنت ترغب في تلقي نص الوثيقة بلغة مختلفة، فنرجو الاتصال بالرقم 01750 724444

www.sbha.org.uk www.sbto.org.uk

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Welcome!

Welcome to this Winter edition of the Tenants' Newsletter.

It's been an exciting year for SBTO, celebrating our shared history with SBHA. We really enjoyed meeting people at our Summer events, and later, seeing so many Committee members in person at our recent AGM.

Thank you to everyone who entered the gardening competition - the winners are announced on page 8. It's great to see more people getting involved each year, and the pride that they take in their gardens.

This year we had our largest-ever number of entries for the SBTO calendar competition. As you can imagine, it was a tough job narrowing them down, and we're delighted with the final selection, and we hope you will be too. We just wish that there were more months in the year, so that we could have featured all of your lovely pictures! Thank you to all who entered.

Merry Christmas and a Happy New Year from all of us in SBTO!



Gordon Saunders, SBTO Chair, above (second left) with the Tenants on the calendar judging panel.

IN THIS EDITION



Julia Mulloy,
SBHA Chief Executive

As the year draws to a close, it's a good time to reflect on what we have achieved together in 2023, SBHA's 20th Anniversary year.

It has been a challenging year as the cost of living increased and energy prices soared. Our team has worked hard to continue to provide you with a range of support services through these difficult times, such as help with money and benefits advice, energy advice and tenancy support. We continue to invest in existing homes while delivering much-needed new ones.

To find out more, please see our Annual report, published in October and available on our website - www.sbha.org.uk



If you would like to receive a printed copy, please get in touch by calling 01750 724444, Freephone 0800 0193 222, or send us an email at communications@sbha.org.uk.

Looking forward to 2024, we will be continuing to invest in homes, delivering more new homes and moving forward with our plans for Net Zero. We will also be seeking to achieve customer service improvements and improvements to the Repairs Service.

And lastly, have you seen our new-look logo? We have recently modernised our logo to reflect our mission and core values with Tenants being at the heart of what we do. We are rolling this out in a phased way and you will soon start to see our vans out and about with our new logo.

Thank you for being a part of our milestone year. On behalf of the Board and the SBHA Team I wish all of you a very Merry Christmas and a Happy New Year.

Julia



We are closed for the festive period from:

2pm on Friday 22nd December, and will reopen at 8.45am on Wednesday 3rd January.

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

If you smell gas, call 0800 111 999 immediately.

New homes for the Borders



We are delighted to welcome six new families into our new homes at Glensax Place in Peebles, (pictured left) in time for Christmas!

This is in addition to the 12 families we welcomed to our new development at Tweed Court in Kelso earlier this year.

We hope that you'll all be very happy in your new homes!



“
Wonderful, just wonderful.
”

“
It means the world to me. It is just really the best thing ever and I feel so lucky!
”

“
We are so happy, thank you!
”

More new homes in the pipeline

We have now secured planning permission for the reconfiguration of a block of eight low-demand bedsits in Whitefield Crescent, Newtown St Boswells into four desirable two-bed family homes.

As we write, we have also submitted a planning application for 70 new homes on the former Howdenburn Primary School site in Jedburgh.

It's an exciting time for us, and we can't wait to make these homes a reality!



An artist's impression of some of the proposed homes at Howdenburn

Supporting the future workforce



The future of the economy depends on supporting and developing people at the start of their careers. We recently welcomed Hawick High students Lexie and Rory, during their work experience week.

We've also been helping to inspire the future workforce through careers fairs and sessions delivered in schools on a range of skills, including interview skills and sustainability.



We're keen to support more young people, and can offer experience in a wide variety of roles. Just contact our HR department on People@sbha.org.uk to find out more.

Staying safe in your home this Winter

Festive fire safety tips



A few reminders to help you stay safe this festive season!

- 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 - it could cause them to catch fire
- Make sure any guests in your home know how to get out safely in an emergency
- 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.

Push the button on Test it Tuesday

'Test it Tuesday' is a Scottish Fire and Rescue Service-backed campaign to encourage people to make sure their fire alarms are in good working order. Every Tuesday, just 'push the button' to test your alarms. Keep yourself safe by making sure that your alarms are functioning.



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 01750 724444.

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.



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.

Thistle Insurance provide an affordable option, with standard rates starting at £2.92 per month for £9,000 cover.



Services to support you Tackling Anti-Social Behaviour

If you are affected by the antisocial behaviour of others, don't suffer in silence, contact us straight away. Our dedicated Antisocial Behaviour Team treats all reports of ASB seriously and will investigate each incident on a case by case basis.

SBHA works in partnership with other agency partners including Police Scotland and Scottish Borders Council's Anti-Social Behaviour Unit (ASBU) to reduce ASB and to intervene at an early stage.

Last year we helped to resolve 210 reports of Anti-Social Behaviour.



The ASB Team - Paul Carroll and Graeme Paterson

Scrutiny - improving customer contact



Over the Summer, SBTO's Customer Audit Team, (a group of SBHA Tenants) carried out its eighth scrutiny exercise, focussed on how we handle customer contact.

The CAT carried out mystery shopping, surveys and examined performance information to assess our quality of service. Eleven recommended actions for improvement will be taken forward over the next few months, ranging from how we greet customers, to improving our service offer to customers when contacting us.

A huge thank you to all Tenants on the CAT for taking the time to get involved and influence decision making to improve the service for the benefit of all Tenants and customers.

Would you like to get involved? Fancy joining the Customer Audit Team? If so, please get in touch with Louise McNeilage, Tenant and Community Engagement Facilitator by calling 0800 0193 222 (free) or by email at communications@sbha.org.uk

Keeping You Safe - essential checks

As your landlord, we have a legal responsibility to carry out a range of safety checks in your home. It is essential that you allow us access to carry these out. If you receive an appointment letter and the time and date aren't suitable, please let us know.

We want you to feel comfortable about any work taking place in your home. If you have any concerns or would like more information, please get in touch.



Adaptations for independence

We carry out major adaptations to Tenants' homes every year, to help people live in their homes safely for longer



"My new wet room is an absolute delight to use. It's wonderful to have more space to move around in and my shower and towel rails are at the right height for me.

It's made my life so much easier and I have regained a bit of my independence. Thank you to the SBHA team who fitted it!"

Shonagh Brennan, Burnfoot

Rent and service charge review - update

As you'll be aware, SBHA is currently undertaking a rent restructure review with the help of expert sector support. The reason for this review is to ensure that our method for calculating rents and service charges is based on fair principles, is easy for Tenants to understand and simple to administer.

It's important to note that this process is not about making more money for SBHA - SBHA's overall income from rents as a result of this process will remain the same.

We are now almost at the end of the process, having listened to your views in our consultation.

Thank you to the more than 330 Tenants who took the time to take part in our recent consultation, either by post, online or by attending one of our workshops.

All participants were entered into a prize draw. Congratulations to draw winner Mrs Brenchley of Jedburgh, who receives a £75 Love2Shop voucher!

Here's some of what you told us..

84% said rents should vary according to the size of the home

66% said that SBHA should adopt a consistent approach to charging rents

You told us houses were the most desirable homes, and said that these should have higher rents, followed by four-in-a block, then flats and lastly bedsits

62% said that service charges should be included within main rent charge for property where possible

57% thought rents should vary depending on how recently a home was built

The majority said that cleaning charges in communal blocks should remain as a separate service charge

64% said that any changes should be phased in over time, or capped at a certain amount per year

What happens next?

The Board of Management has considered your views, and will begin phasing in changes from April 2024. They will also take into consideration the findings from our annual rent consultation - more about this year's consultation on the next page.

When you receive your letter in March informing you of your rent amount for the coming year, it will take account of the rent restructure. Your letter will explain how the restructure affects you and how your new rent is calculated. Around 50% of Tenants will see an increase in their rent as a result of the process, with around 50% seeing a decrease. The Board originally considered a weekly cap of £5, but with the annual rent increase options of 6% or 6.5% being considered, due to the high inflationary environment, **it has been agreed to cap any changes - up or down - at £2 per week.** This means that it will take the full process approximately 5 years to complete.

Have your say on our plans for next year

We would like to thank everyone who gets involved with the annual rent consultations - your engagement is vital in helping us make informed decisions that impact the affordability and quality of housing services we provide. We encourage you to have your say again this year.

Carly Stewart, SBHA's Director of Finance comments: "Setting a proposed level for next year's rents is a challenging decision, especially in these continuing uncertain times. Our goal is to maintain affordability for Tenants while ensuring that we can continue investing in the

maintenance and improvement of our homes for both current and future residents. Whilst inflation is decreasing, our costs remain significantly above this.

"Last year, listening to Tenant feedback alongside our use of the SFHA's rent affordability tool, we put in place a significantly below-inflation increase of 5.0% (whilst inflation was at 11%).

"This year, we are again proposing the lowest possible rent increase, **offering you the options of 6% or 6.5%**, - on top of the capped amounts determined by the



Carly Stewart,
Director of Finance

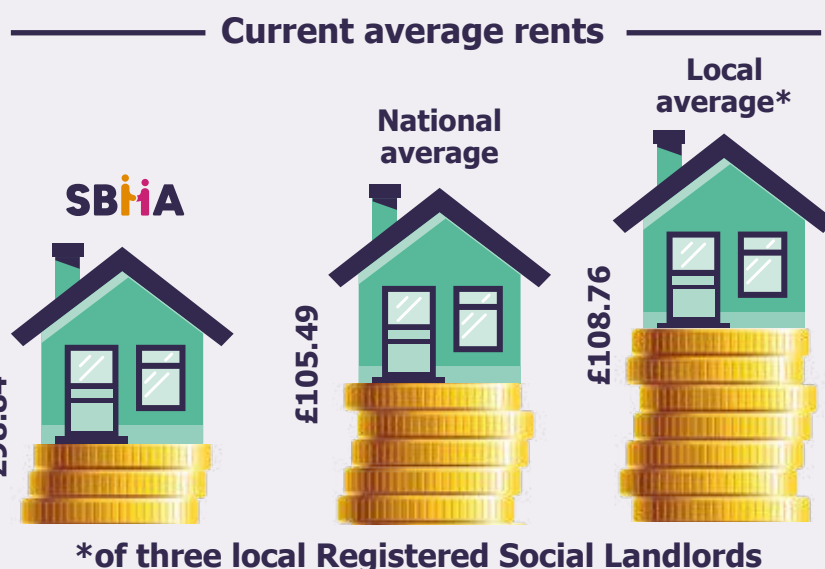
rent restructure - as below-inflation increases are not viable. Either of these options will ensure that our investment programme does not slip, and financial pressures can be addressed."

SBHA invest rental income into your homes and the provision of services to support you, and we aim to keep rent increases as low as possible. ***If you are worried about paying your rent or other household expenses, we have a range of services to support you. See page 9 for details.***

Have your say by returning the survey on the back of this newsletter.

We will also be conducting our usual phone survey early in the new year. This year it will be conducted by our independent provider, Research Resource.

You can also take part online using the QR code →



Did you know...



Next year we will invest c£9million in Tenants' homes



84.4% of SBHA homes meet the Scottish Housing Quality Standard, compared to the Scottish Average of 79%



77% of SBHA Tenants feel their rent is good value for money



We're investing in services to support you

SBHA and SBTO Annual General Meetings

SBHA held its Annual General Meeting in September, marking our 20th Anniversary.

Chair Robin Hill welcomed everyone, with a special mention for former Chief Executive Janice Cambridge, and founding Board Members Ian McDonald and Marlen Jones, who were all in attendance. Robin and Julia Mulloy, Chief Executive, presented an overview of key achievements and SBHA's journey over the last 20 years.

The Board welcomed new Board members Anthony Burnette (Elected Tenant Member) and Matt Foreman (Elected non-Tenant Member). At the Board meeting following the AGM, Board members co-opted Mr Kenny Simpson to the Board of Management.



Thank you to all who joined us on this special evening. You can view the 20th Anniversary video via this link - https://youtu.be/VT3kZ_Xu4-E



SBTO's AGM

Scottish Borders Tenants Organisation (SBTO) held its 2023 AGM in October. Thanking all members for their dedication and hard work, Chair Gordon Saunders provided a round-up of the year's activities and achievements.

Gordon remains in office for a further year, and the following office bearers were voted in:

- Joint Vice Chairs – Dominic Brookes and Ralph Nichol
- Treasurer – Margaret Graham
- Secretary – Tiffany Ward

All other members were re-elected.

Tributes paid to Doris and Ella



We are deeply saddened at the recent loss of both Doris Charlton and Ella Elliot, long-standing SBHA Tenants, and valued colleagues and dear friends of Scottish Borders Tenants Organisation (SBTO).

Doris had been involved with SBTO since its inception 20 years ago and was its Treasurer for as long. An inordinately kind and caring lady with many interests, her quiet friendly stability was a constant reassurance to new and existing Tenant members alike.



Ella had been involved with SBTO for many years. Her lively interest helped provide clarity and answers to many a complicated housing issue. Our thoughts are with Doris and Ella's family and friends - these lovely, strong, community-minded women will be very much missed.

Tracey Glover, SBHA Board and SBTO Committee member

Helping you stay warm this Winter



Our Warm and Well Project is set to help even more Tenants this Winter. On behalf of partners in the Borders Housing Network we have secured £100k from the Scottish Government's Social Housing Fuel Support Fund, with around 1,350 Tenants expected to benefit.

The funding is being used to provide energy efficient items for Tenants, including oil-filled radiators, electric throws, thermal curtains, air fryers, radiator panels, LED light bulbs and draught excluders. Team members have now begun distributing these, initially prioritising people in amenity housing, and working with local food banks and the Scottish Welfare Fund to help those in greatest need.

These practical measures add to the affordable warmth support offer provided by the Warm and Well service to Tenants, which includes help with fuel debt, vouchers for prepayment meters and advice on managing bills.

If you are struggling with energy bills, please get in touch - call 01750 724444 / 0800 0193 222 or email enquiries@sbha.org.uk and ask to speak with Matt or Terry.

Keeping cosy - top tips

- **Block out as many draughts as you can**
- **Turn down the thermostat by 1 degree**
- **Move the sofa away from radiators/heaters to allow heat to circulate**
- **Use timers on central heating, so that it's only coming on when you need it**
- **Use curtains to help contain the heat in the evening**



Budgeting for Christmas



We understand that this time of year can be financially difficult for some, 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 Housing Officer, or a member of our Financial Inclusion Team.

Further advice is available from Citizens Advice Scotland. CAS has several online tools that you can use to quickly and easily check whether you're getting all the benefits you're entitled to. See the Money Map tool at moneymap.scot, and find out at checkmycounciltax.scot whether you may be entitled to a discount on your Council Tax.



The winners!



Thank you to everyone who entered this year's SBTO Gardening Competition. The standard of entries this year was truly exceptional, and the judges had a very difficult time choosing their winners!

The Winner of Best Overall Garden in the SBTO Gardening Competition 2023 is Steve Dunn from Kelso. The SBTO judges loved this creative and colourful garden, which makes best use of a smaller space.

Steve is pictured with the Eric Kelly Memorial trophy, which he will keep for a year, plus he received a £50 garden centre voucher.



Best Flower box -
Colin from Peebles



Best Food grown -
Craig from Newtown
St Boswells.



Best Container -
Winner Agnes from
Peebles



Best Amenity Scheme
Gardener - Robbie
from Hazeldean

Christmas puzzle corner! A Christmassy wordsearch, and Christmas colouring-in!

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



Tenant satisfaction	Oct - Dec 2022	Aug 2023	🔴 🟡 🟢
Tenants satisfied with overall service	68%	76%	🟢
Tenants satisfied with how they're kept informed	67%	82%	🟢
Tenants satisfied with opportunities to participate	55%	94%	🟢
Tenants satisfied with management of neighbourhood	58%	72%	🟢
Tenants satisfied with a repair they've had carried out in the last 12 months	79%	79%	🟡

Thank you for your feedback

We are delighted to be seeing some significant improvements in performance through our latest Tenant Satisfaction survey.

Thank you to everyone who took part - your feedback tells us what's going well and helps us to improve services for all.

All participants were entered into a draw to win a £50 voucher. Congratulations to the winners - Thomas Mitchell of Galashiels and Adrian Ulman who lives in Kelso.

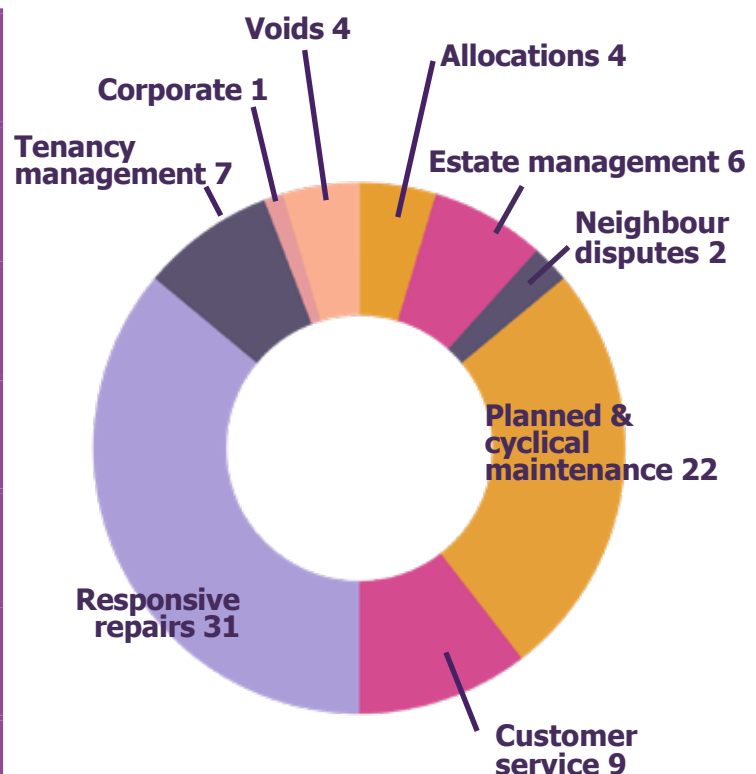
* These indicators are recorded quarterly. All others are now collected twice a year by our independent Tenant satisfaction surveyor, Research Resource.

Performance	Jul-Sept 2022	Jul-Sept 2023	
Time taken to carry out an emergency repair*	1.93 hrs	1.85 hrs	🟢
Time taken to carry out a non-emergency repair*	11.7 days	13.3 days	🔴
Percentage collected of rent due*	97.2%	97%	🔴
Days to re-let an empty home*	33	49	🔴
Calls resolved at first contact*	45%	81%	🟢

Complaints outcomes

	Jul - Sept 2022	Jul - Sept 2023	🔴 🟡 🟢
Total complaints received	77	86	🔴
% of complaints responded to within SPSO timescales	Stage 1 88%	94%	🟢
	Stage 2 79%	94%	🟢
Average days taken to respond	Stage 1 4	4	🟡
	Stage 2 16	15	🟢
Not upheld	Stage 1 32%	33%	🟢
	Stage 2 28%	13%	🔴
Partially upheld	Stage 1 17%	23%	🔴
	Stage 2 29%	13%	🟢
Upheld	Stage 1 13%	29%	🔴
	Stage 2 43%	68%	🔴
Resolved	Stage 1 18%	15%	🔴
	Stage 2 0%	6%	🟢

Complaints received by service area - July-Sept 2023



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

Rent questionnaire

We listen to and work with Tenants to strike the balance of ensuring our rents are affordable, yet there is sufficient income to meet our Business Plan commitments and deliver the priorities you've told us are important to you. This year we are offering the options of an increase of either **6% or 6.5%** (before rent restructure changes). While 6% would allow us to maintain current investment levels, an increase of 6.5% would give us an additional income of £1.7million over 10 years - the equivalent of 253 new kitchens. **Please tick the box that best matches how you feel.**

1. My current rent, charged by SBHA, is affordable
Strongly agree Agree Neither agree nor disagree Disagree Strongly disagree
2. SBHA should increase rent by:
6%, allowing current investment levels to be maintained
6.5%, allowing for an increase in investment
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)
4. For the rent you pay, do you feel that you get good value for money compared to other landlords, including the private sector?
Strongly agree Agree Neither agree nor disagree Disagree Strongly disagree
5. If you disagree with Q4 above, could you tell us why you feel you do not get good value for money?
.....
6. Did you know that we can offer you help with managing your finances? Please tick all the services that you're **aware of**.
Help with Benefits Advice about budgeting
Home energy advice Helping you to find the best home energy deal for you
Help with fuel bill arrears Help to arrange affordable repayments on debts

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 22nd 2024.**

