



winter 2024

# news



Painting by Tony Burton

**SBHA**

Delivering  
Excellence Together



Being  
Responsible



Always  
Improving



Everybody  
Matters



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م قزلاب لاصرتلا وچنرف، ة فل تخم ة غلب ة ققيثولوا 01750 724444.



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[www.sbto.org.uk](http://www.sbto.org.uk)

[www.sbha.org.uk](http://www.sbha.org.uk)



We at SBTO hope you enjoy your Tenant calendar, which is included with this pack. As ever, we had a large number of entries and whittling these down to the final selection of photographs was not easy. A big thank you to everyone who took the time to send in their entries.

With the challenges that we're all facing, there's never been a more important time to take part and have your voice heard. I would like to encourage you to take part in SBHA's annual rent consultation - your views are vital.

Next year, we'll be continuing to help SBHA to create new opportunities for you to get involved. If you would like to find out more, please get in touch for a chat - contact Louise McNeilage, Tenant & Community Engagement Facilitator by emailing [communications@sbha.org.uk](mailto:communications@sbha.org.uk), or call 0800 0193 222.



Our best wishes for the festive season, from all at SBTO!



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



*Julia Mulloy,  
Chief Executive*

*Robin Hill,  
Chair of SBHA's Board*

Welcome to this Winter edition of your newsletter. As we approach the end of another year, we want to take a moment on behalf of the Board of Management to thank everyone - Tenants, Team members, partners and communities - working with us to deliver services and investment in current and new homes.

In this newsletter, we reflect the importance of warm, safe

homes, exceptional services, and vibrant communities. These principles remain at the heart of our commitment to you, and you can read more about our work on pages 4 and 5.

We are now beginning our annual rent consultation. Setting rent levels is never an easy decision, and we are deeply aware of the need to keep rents affordable, especially in these challenging times. We encourage you to give us your views.

On behalf of the SBHA Board and Team we wish you joy, peace and warmth this festive season and a great year in 2025.

*Robin and Julia*



We are delighted to introduce Susan McDonald, our new Director of Customer Services. With an extensive background in housing law and leadership roles within the social housing sector, Susan brings a wealth of experience and a strong passion for delivering excellent customer service.

Susan says: "I am delighted to be joining SBHA at this exciting stage in its journey, and I am looking forward to building on the work that has already been done to deliver a great customer experience for Tenants and communities."

**We are closed for the festive period from:**

**2pm on Tuesday 24th December, and will reopen  
at 8.45am on Friday 3rd January.**

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

**If you smell gas, call 0800 111 999 immediately.**



## Rent setting - have your say

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 the current economic conditions. 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."

This year, we are again proposing the lowest possible rent increase, of 5.0%. This allows us to balance affordability with quality services, especially **maintaining a 24/7 repairs service that Tenants have told us is their top priority**, whilst also ensuring our investment programme continues.

Over the last few years, at a time of CPI peaking at 11.1%, SBHA rents were only increased by 5% in 2023 and 6% in 2024 when inflation was 4.6%. Even whilst cost increases on items affecting SBHA's expenditure

such as repair materials and labour, energy and insurances have far exceeded 11.1%.

While inflation is decreasing, as with other organisations our actual costs still remain above this. Maintenance and Repairs inflation was recently reported as 5.7% when consumer price index (CPI) was 2.2%.

**Therefore a minimum rent increase of 5% is required to balance the books.**

We are also consulting on higher rent increases of 5.5% and 6% which could increase funds over 10 years totalling £1.65m or £3.3m respectively. **This is equivalent to an additional 247 or 495 kitchens respectively.**

Have your say by returning the survey on the back of this newsletter by 17th January 2025.

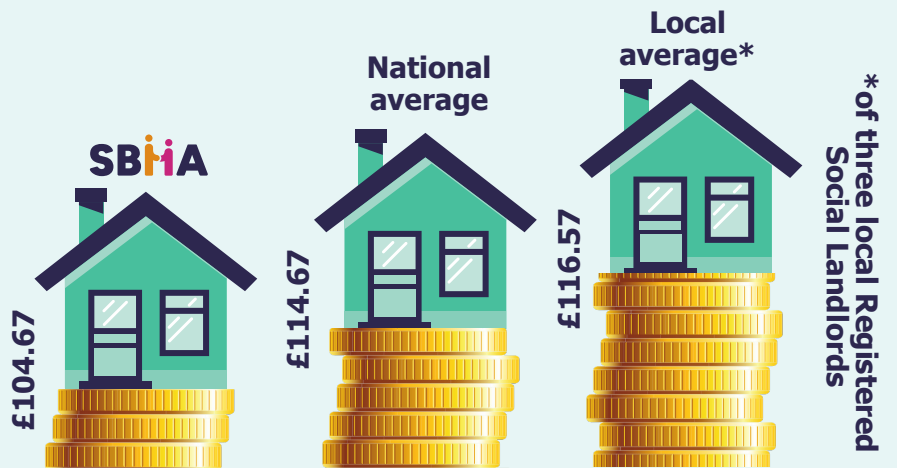
We are also conducting our usual phone survey in December through our independent provider, Research Resource Scotland.

You can also take part online using the QR code →



Everyone who takes part will be entered into a prize draw to win a £50 voucher.

### Current average rents



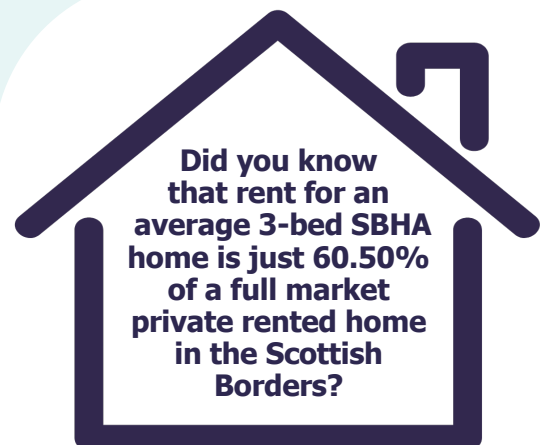
**Next year we will invest c£11.75m in Tenants' homes**



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



**We're investing in services to support you - see page 8**



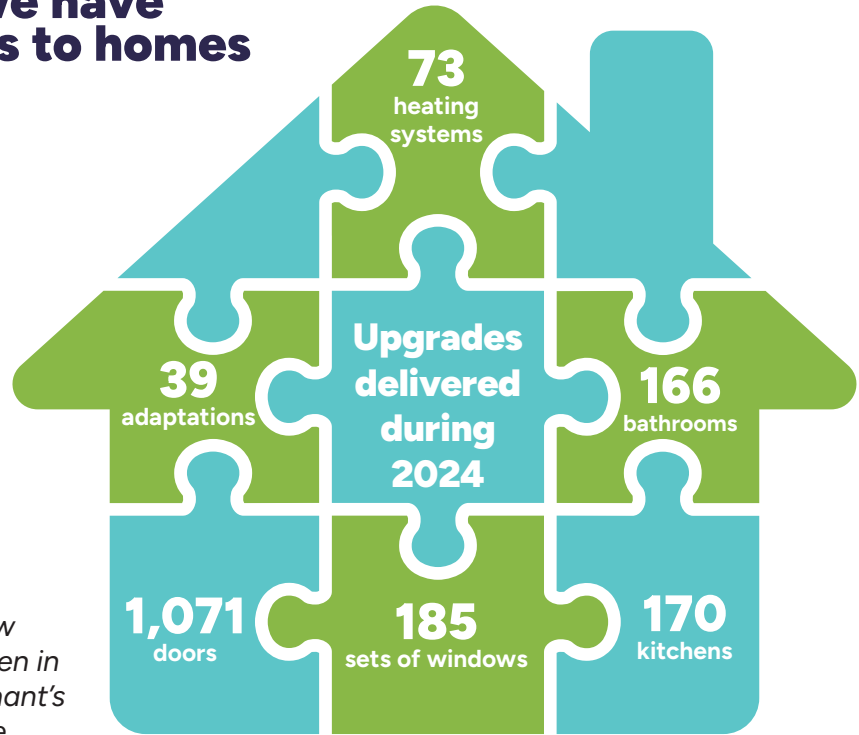


**As at the end of October we have invested £4.1m in upgrades to homes this year so far**

“ Love my new kitchen - materials are good quality and the fitting of them and decoration is very neat and well thought out. Very happy with the finish. Workers were neat, tidy and polite. I couldn't be happier. Thank you very much! ”



A new kitchen in a Tenant's home



You said

We did

**And £700k in managing neighbourhoods**



Stairwell painting at Church Square, Galashiels



Relocated bin store at Howden Rd, Jedburgh



Refurbishment of balconies in Hawick and Langlee



Programme of external works at Tweed Court, Kelso currently underway



Partnership working to improve communities



## Delivering excellence in customer service



Right - members of the Customer Service Excellence project team with SBHA's Executive Team and Board members



We're thrilled to share that we've been awarded the highly regarded Customer Service Excellence (CSE) accreditation!

This nationally recognised benchmark of quality reflects our commitment to delivering exceptional service to Tenants and customers.

The accreditation followed a thorough independent external assessment against 57 criteria across five key areas: customer insight, organisational

culture, information and access, delivery, and timeliness and quality of service. A particular highlight was our strong customer-focused culture, which earned the highest-level rating of 'Compliance Plus' in using customer insights for service improvement and prioritising customer focus across the organisation.

This recognition reflects the hard work and dedication of our

amazing team to deliver excellent customer service and the valuable feedback and support we receive from Tenants and customers to help shape our services.

Thank you all for helping us achieve this! Together, we'll continue to build on this success and keep striving to deliver even better services.



CUSTOMER SERVICE EXCELLENCE®

## Welcoming Tenants to their new homes



We are thrilled to welcome Tenants to their brand new homes at Leishman Place in Burnfoot.

The new properties, comprising two detached four-bedroom homes and two semi-detached three-bedroom homes, are thoughtfully designed with energy efficiency and family-friendly features in mind. Each home has a front and back garden, a driveway, solar panels, EV charger and heating is provided by Air Source Heat Pumps making them environmentally friendly and eliminating reliance on fossil fuels.

We hope you'll be very happy here!

On right - the new homes, and on left, Housing Officer Kaye Forsyth hands over keys to new Tenant Kayeigh Williamson.



## SBTO AGM

Scottish Borders Tenants Organisation held their AGM in October. Chair Gordon Saunders provided a round up of the year's activities and achievements, and thanked all members for their dedication and hard work during what has been a busy and productive period.

Members also welcomed Robin Hill, SBHA Chair, and Michael Levack, Convenor of SBHA's Customer Board, who expressed their appreciation for the ongoing support SBTO provides.

All office bearers stepped down, and the following members were elected as office bearers:

- Chair - Gordon Saunders
- Joint Vice-Chairs - Dominic Brookes and Ralph Nichol
- Treasurer - Margaret Graham
- Secretary - Gregory Theocharis

All other members were re-elected to the Committee.



## TIS Awards

SBTO members Ralph and Marlen attended the recent Tenant Information Service Awards and Conference in Glasgow. Ralph said:

"This was a great chance to network with Tenants from all over Scotland. Learning how other housing associations and councils are approaching common issues and different ways to address them to benefit all Tenants, regardless of where they live or the individual circumstances."

## Tony Burton, our front cover artist

There are some very talented Tenants out there!

Tony Burton, a regular in SBTO's annual Gardening Competition, is also a talented artist, and has kindly allowed us to use one of his beautiful paintings as a front cover for our Winter newsletter.

Is someone you know talented? We'd love to hear about them - get in touch at [communications@sbha.org.uk](mailto:communications@sbha.org.uk)





# SBTO's Christmas corner

## Frangipane mince pies

- Preheat oven to 180°C (160°C fan) / 350°F / Gas mark 4.
- Grease a 12-hole cupcake tray with butter.
- In a mixing bowl, rub the butter into the flour until it resembles breadcrumbs. Add cold water, 1 tablespoon at a time, until the dough starts to come together. Form into a ball without overworking, wrap in clingfilm, and refrigerate.
- For the frangipane, beat softened butter and caster sugar until pale and fluffy. Add the egg, then the vanilla (if using) and ground almonds. Stir to combine.
- Roll out the pastry and cut out 8 cm (3¼ inch) circles. Place circles in the cupcake tray.
- Add 2 teaspoons of mincemeat to each pastry case, then top with 1 tablespoon of frangipane and a sprinkle of flaked almonds.
- Bake for 20-25 minutes until golden. Let cool in the tin for 10 minutes, then transfer to a rack.
- Dust with icing sugar. Serve warm or cold, on their own or with custard, cream, or ice cream.



## Our Christmas wordsearch

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

Can you find all the words in our festive wordsearch?

Words to find:



- BAUBLE
- CAROLS
- CRACKER
- CRANBERRY
- DECORATIONS
- FRUITCAKE
- GINGERBREAD
- HOLIDAY
- PRESENT
- STAR
- TINSEL
- TREE





## Your Warm and Well service

Matt Rorison and Terry Brown are our Warm and Well Team, who work to help Tenants heat their homes more affordably.

They do this by:

- Helping you to get the best from your heating system by ensuring that that it's set up to be used in the most efficient way
- Helping you to clear fuel bill arrears
- If you're on a prepayment meter and are struggling to top-up, we can apply on your behalf for fuel bank vouchers
- Advising on insulation

Since April 2023, 1,158 SBHA Tenants have been supported to heat their homes through Warm and Well. Those who have received this help have told us that the practical support they received made them feel less anxious about the cost of heating their homes, improving their overall wellbeing.

**To speak to Matt or Terry, please email [enquiries@sbha.org.uk](mailto:enquiries@sbha.org.uk), or call 0800 0193 222.**



## Keeping warm - 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 Neighbourhood Housing Officer, or a member of our Financial Inclusion Team.





## Need to talk? Helplines and websites



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

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

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

Childline - support for children and young people on 0800 1111, or go to [childline.org.uk](http://childline.org.uk)

Information and support for young LGBTQ+ people - call Young Stonewall on 0800 050 2020, or visit [youngstonewall.org.uk](http://youngstonewall.org.uk)

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

Samaritans (Borders) - call free from any phone on 116123 or go to [samaritans.org](http://samaritans.org)

## RTS switch-off



The Radio Teleswitch (RTS) system, which manages off-peak electricity tariffs for some homes with electric storage heating, where your tariff moves between on and off-peak, will be shut down on 30th June 2025.

The RTS is a small black box, usually located next to your electricity meter. It uses radio signals to switch electricity meters between standard and cheaper off-peak rates, helping reduce energy costs.

Energy providers are responsible for replacing RTS meters with smart meters before the June 2025 deadline.

We will be getting in touch with those Tenants likely to be affected and will provide a template letter that you can use to prompt your supplier. It's really important that you do this to avoid disruption to your heating and hot water supply.

## Power cuts - Priority Service



Would you, a neighbour, friend or family member struggle if the power went off? By registering for your electricity distributor's Priority Services, they'll be able to provide extra help if you have a power cut this winter. Contact your energy supplier using the telephone number provided on your energy bills or search their website for a sign-up link.

## Stay one step ahead of fraud this Winter

Be on the alert for fraud this winter. Remember - your bank (or any other official source) will never ask you to supply personal information via email, or call and ask you to confirm your bank account details.

**If you're not sure about the tradesperson at your door, give us a call on 0800 0193 222.**

Sign up at [www.sbalert.co.uk](http://www.sbalert.co.uk) for all the latest information on scams.

## Last post before Christmas

The Post Office at our Head Office in Selkirk will close at 2pm on Christmas Eve. The last uplift before Christmas will be at 12noon on Christmas Eve.



## Festive fire safety tips

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



## Pipe care in cold weather

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

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

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

For more tips, see [www.sbha.org.uk](http://www.sbha.org.uk)

## 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.

## 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.





# Thank you for your feedback

You may have read earlier in this newsletter about our success in achieving Customer Service Excellence Accreditation.

One of the factors singled out by our assessor as a particular highlight was the way in which we seek customer feedback and use this to help us improve. We could not do this without

you, so thank you to everyone who takes the time to participate in our surveys, whether it's a repairs survey or our Tenant Satisfaction Survey, delivered by our independent provider.

Your views are the vital ingredient that allows us to keep making our services better to benefit everyone.

## Your feedback makes a difference!



PERFORMANCE	Jul-Sep 2023	Jul-Sep 2024	How we're doing
Time taken to carry out an emergency repair*	1.85 hrs	1.37 hrs	😊
Time taken to carry out a non-emergency repair*	13.3 days	10.3 days	😊
Days to re-let an empty home*	49	45	😊
Calls resolved at first contact*	81%	84%	😊

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

COMPLAINTS OUTCOMES	Jul-Sep 2023	Jul-Sep 2024	How we're doing
Total complaints received	188	186	😊
% of complaints responded to within SPSO timescales	Stage 1: 89% Stage 2: 94%	75% 75%	😞 😞
Average days taken to respond	Stage 1: 4 Stage 2: 15	5 19	😞 😞
Not upheld	Stage 1: 40 Stage 2: 5	53 8	😊 😊
Partially upheld	Stage 1: 29 Stage 2: 6	22 5	😞 😞
Upheld	Stage 1: 58 Stage 2: 24	49 23	😊 😊
Resolved	Stage 1: 24 Stage 2: 1	25 1	😊 😞



**Have we got it right?**

Are the details we hold for you correct? Help us to stay in touch with you by checking your details - give us a call on 0800 0193 222 or email [enquiries@sbha.org.uk](mailto:enquiries@sbha.org.uk)





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 told us were important to you - our 24/7 repairs service, investment in homes including making them more affordable to heat, estate improvements, officers out and about in your communities. You can find out more about how we do this in our Annual Reports online.

**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

- 5% - allowing current investment & service levels to be maintained  
 5.5% - allowing for an increase in investment of £1.65m over 10 years (equivalent to 247 kitchens)  
 6% - allowing for an increase in investment of £3.3m over 10 years (equivalent to 495 kitchens)

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. Taking into account the accommodation and services SBHA provides, do you think your rent for your home represents good value for money compared to other landlords, including the private sector?

- Very good  Fairly good  Neither good nor poor  Fairly poor  Very poor

5. If you answered 'neither good nor poor', 'fairly poor' or 'very poor' for Q4 above, please 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**.

- |  |  |
|--|--|
| <input type="checkbox"/> Help with Benefits          | <input type="checkbox"/> Advice about budgeting                                |
| <input type="checkbox"/> Home energy advice          | <input type="checkbox"/> Helping you to find the best home energy deal for you |
| <input type="checkbox"/> Help with fuel bill arrears | <input type="checkbox"/> Help to arrange affordable repayments on debts        |

Name .....

Address .....

Post code ..... Tel. no. ....

*To be in with a chance of winning a £50 voucher, please return to:  
 SBHA, South Bridge House,  
 Winfield Road, Selkirk, TD7  
 5DT by January 17th 2025.*

