



summer 2025



SBHA

Delivering
Excellence Together



Being
Responsible



Always
Improving



Everybody
Matters



In this edition

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www.sbto.org.uk

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Congratulations to this year's SBTO Gardening Competition winners. Thank you to everyone who submitted an entry - once again, you made the judges' job very difficult with some amazing and varied entries - see page 5.

SBTO's calendar competition returns this Autumn - a great opportunity for you to showcase your photography skills! Our SBTO judges will be selecting the final images, and your 2026 calendar will arrive with your Winter newsletter, just before Christmas.

Over the coming months, we will be working with SBHA to review and update the Voices Together Strategy. Keep an eye out for ways to get involved - this is your chance to shape future plans on how SBHA can engage with you. Tenant Satisfaction Surveys are also ongoing. SBHA's surveyor, Research Resource, will be calling some of you to ask you a few questions about your experience of SBHA - your feedback matters!



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



Julia Mulloy, Chief Executive

Welcome to this Summer edition of the Tenant Newsletter.

It's been an exciting few months as we launch our Strategic & Business Plan 2025-30, setting out our ambitious plans for growth over the next five years. This builds on our success to date and focuses on improving your homes, services and communities, as well as providing new homes.

We're already putting the plan into action, with new homes created from garages in Jedburgh and Hawick,

transforming underused spaces into much-needed accessible homes, a battery storage pilot to explore smarter, greener energy solutions (see more on page 4) and the launch of a new digital platform, making it easier for you to access financial support.

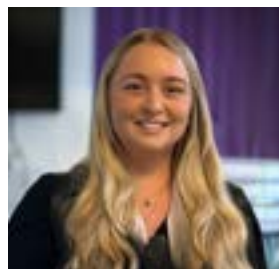
Our largest new build project to date, providing 70 new homes in Jedburgh, is on site and progressing well. We will bring you more news on this in the next newsletter.

As we prepare for the retirement of our current Chair, Robin Hill, who steps down following completion of his five-year term in office, we look forward to welcoming shareholders at our AGM on 11th September 2025.

We hope you enjoy this edition of the newsletter and the gallery of beautiful gardens on page 5.

Best wishes, Julia

Welcome to new Governing members



A warm welcome to our newest Governing Members: Melissa Fogwill, recently co-opted to the Board of Management, Margaret Graham and Suzan Brown, both appointed as independent members to the Customer Board.

SBHA's Annual General Meeting

SBHA's AGM takes place on Thursday 11th September, from 6.30pm at our Head Office in Whinfield Road, Selkirk. You must be a shareholder to attend.



Creating Growth - our new Strategic and Business Plan

We are delighted to launch our new Strategic & Business Plan 2025-30, setting out our vision and key priorities for the next five years.

The Plan sets out our roadmap for action. From launching our Net Zero Retrofit Programme, investing in existing homes to building new homes, delivering new digital services, and working with local partners on community projects - everything we do will be about enhancing lives and creating growth for the Borders.

We've listened and engaged with you and key stakeholders, including shareholders, community



groups and partners, in a variety of ways to inform this Plan from surveys and conversations to consultation events. Your feedback has been invaluable in shaping this Plan, reflecting what matters most to you: safe, well-maintained homes, strong communities and services that make life easier.

What's in the Plan?

Over the next five years, we'll focus on five main objectives:

- **Great Customer Experience:** Enhancing services including repairs, and addressing the housing emergency.
- **Great Places:** Investing in existing homes, achieving Net Zero, and enhancing neighbourhoods.
- **One Team:** Supporting our team to develop new skills.
- **Resilient Business:** Future funding opportunities and embracing new technologies.
- **Smart Investment Choices:** Delivering innovative housing solutions and regeneration projects.

How will this benefit you?

- improved services including a more efficient repairs service with clearer communication,
- more energy-efficient homes that help reduce fuel bills,
- increased housing options to meet local needs,
- easier access to services through new digital tools, and
- stronger, more connected communities.

A huge thank you all Tenants and SBTO who shared their views with us. Your voices have shaped this plan, and we'll keep working with you to ensure it delivers real benefits for everyone.

See the new Strategic & Business Plan 2025-30 on our website at www.sbha.org.uk

Your Voice Matters

Over the coming months, we will be reviewing our "Voices Together Strategy". You have already helped shape our Strategic & Business Plan 2025-30, and we want to make sure that you continue to remain involved and empowered as we deliver on its priorities.

Working together with SBTO, we will explore how we can build on and try out new ways of staying connected to make sure we keep you informed. We're working to provide you with more convenient and modern options to get involved in ways that suit you.

If you'd like to get involved, please contact Louise McNeilage, Tenant and Community Engagement Facilitator at communications@sbha.org.uk – your voice matters, ensuring Tenants remain at the heart of everything we do.





Garages to Homes - new homes, great places

We're delighted to have officially opened Scotland's first HUSK homes in Jedburgh, transforming underused garage blocks into high-quality, spacious and energy efficient homes.

These new homes are A-rated in terms of energy performance with a range of key energy efficient features, including air source heat pumps, PV solar panels, a fire suppression system and electric vehicle charging points. The homes are designed to be fully accessible with level access, and adapted shower rooms.



Sally Thomas, Chief Executive of the Scottish Federation of Housing Associations, officially opened Butler Court.

Butler Court in Jedburgh provides four accessible bungalows with a further three nearby in Lothian Road and six similar homes coming soon in Hawick.

Speaking about her new home, Jeanette Elliot, who features on our front page, says: *"It's absolutely brilliant! Being able to walk out my front door without steps, and having a wet room, has made life so much easier."*

Alexandra Bera is looking forward to moving in: *"My new home gets so much more sunshine. It's lovely and bright and uplifting!"*

To find out more, visit our website - <https://www.sbha.org.uk/news/>

Powering homes of the future

We're thrilled to be part of a pioneering initiative, piloting groundbreaking energy storage technology in the home in a bid to help Tenants save on their energy bills.

SBHA Tenant Muriel Allison is the first person globally to benefit from the Kight PowerHub – a revolutionary system designed to reduce electricity bills by an average of 75%, with potential savings of up to 85%.

Speaking to Scotland's Deputy First Minister, Kate Forbes, who visited Muriel at her home to see the new system installed, Muriel said: *"It's amazing to be the first. I never imagined something like this would be in my home and I hope it helps others like me into the future."*

The Kight Powerhubs will be fitted in eleven homes across the south of Scotland in this partnership project with South of Scotland Enterprise (SOSE), Kight Powerhub, and four other Registered Social Landlords.



Deputy First Minister, Kate Forbes, visited Muriel Allison at her home in Galashiels.

Read the full story on SOSE's website - <https://www.southofscotlandenterprise.com>



Gardening competition - the results!

Congratulations to everyone who entered SBTO's Gardening Competition this year. Your beautiful gardens lift the spirits of everyone in the community and inspire other Tenants to get their gardening gloves out!

Overall Winner - Janice Macdonald, Selkirk, (right) who receives the Eric Kelly trophy and a £50 voucher.

Young Grower - Connor McDonald, Selkirk, who wins a £50 voucher and some young person's gardening goodies, donated by Harbro of Peebles and Sainsbury's of Kelso.

Most Improved Garden - William Steele, Earlston, who wins a £50 voucher.

Best Amenity Scheme Garden - Tenants at Rutherford Square, Kelso, who win a £50 voucher.

Best Container Garden / creative use of Small Space - joint winners are Olha Shandra and Ruth Hanratty, both Galashiels, who each win a £25 voucher, donated by Tesco of Peebles.

Best Neighbourhood - a group of residents of Kingsknowes Village, Galashiels who receive £100 of gardening prizes.

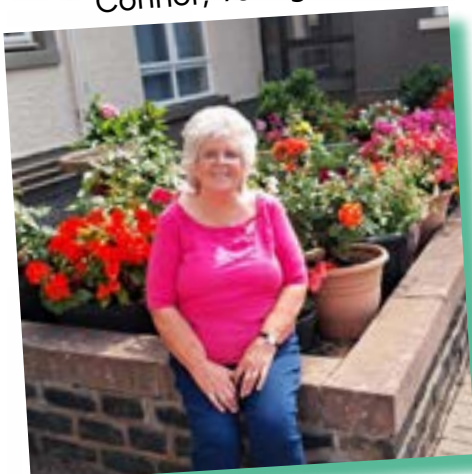
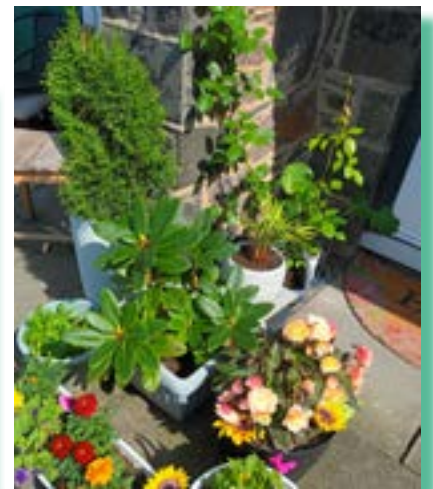
Well done to all entrants and special thanks to Tesco and Harbro of Peebles and Sainsbury's of Kelso for their generous donations of prizes.



Connor, Young Grower



Joint Best Container Garden / Small Space - Galashiels



Jeanie, Rutherford Square



Most Improved Garden, Earlston



Kingsknowes Village



New digital financial support service

We listened to your request for more online services and have partnered with Lightning Reach to provide you with a new service for accessing financial support you may be eligible for.

Lightning Reach makes it quick and easy for you to access financial support, linking you to 2,500 financial resources from charities, organisations and councils, securely and all in one place, including:

- Help with energy and utility bills
- Support for rent, council tax, and other household costs
- Funding for essential home items like furniture and appliances
- Assistance with food, clothing, and daily essentials

Create your free profile today to discover support tailored just for you. Scan the QR code to visit the site and create your profile.



Interested in sharing your ideas for enhancing your local neighbourhood? Join us on our next estate walkabout in your area. See details of when and where in the table below.

YOUR AREA	Neighbourhood Housing Officer / Property Officer	Date & Time
Tower Street, Selkirk	Scott Ramage / Bruce Henry	Tuesday 9th September, 10am. Meet at top of Kirk Wynd.
Borthaugh Road area, Hawick	Susan Falconer / Damian Annan	Wednesday 10th September, 2pm. Meet in the car park at the garages.
Hillend Drive, Fraser Avenue, Borthwick Road, Charles Street, McLagan Drive, Burnfoot	Kaye Forsyth / Keir Ballantyne	Wednesday 10th September, 11am. Meet on the corner at 1, Hillend Drive.
Kingsland Square, Rosetta Road and Rosetta Place, Peebles	Lisa Pegg / Colin Sandilands	Wednesday 10th September, 1pm. Meet at Kingsland Square.
Oliver Park, Hawick	Clair Forrest / Keir Ballantyne	Wednesday 10th September, 2pm. Meet at start of Oliver Park.
Weensland Park, Heronhill, Hawick	Clair Forrest / Keir Ballantyne	Wednesday 17th September, 2pm. Meet at start of Weensland Park.
Roxburgh Street/Winchester Row/ Grays Close/Orchard Park/Bowmont Street, Kelso	Stacey Aitken / Damian Annan	Thursday 18th September, 11am. Meet Roxburgh Street.
Burnhead Road, Eildon Road, Kenilworth Avenue, Queens Drive, Burnfoot	Kaye Forsyth / Keir Ballantyne	Wednesday 24th September, 11.30am. Meet at the corner of Eildon and Burnhead.
Scott Crescent, Selkirk	Scott Ramage / Bruce Henry	Wednesday 24th September, 11am. Meet at the end of Scott Crescent.
Kingsknowes Village, Tweed Road, Galashiels	Kelly Mitchell / Greig Murray	Wednesday 24th September, 1.30pm. Meet at Kingsknowes Village.
Blair Avenue, Howden Road flats, Jedburgh	Guy Shillinglaw / Claire Long	Wednesday 24th September, 1.30pm. Meet outside the Spar shop.

TPAS Awards - well done SBTO!

Congratulations to SBTO who were runners-up in the "Tenant Group of the Year award" at the recent Tenant Participation Advisory Service (Scotland) National Good Practice Awards 2025.

SBTO's award is well-deserved recognition of their hard work ensuring that Tenants' voices are heard - loud and clear!

Thank you to all Tenants and SBTO for your passion and commitment. Your contribution improves people's lives and helps build stronger, more connected communities.

SBTO's AGM takes place on Tuesday 28th October at 6.30pm, at SBHA's Head Office.



SBTO Joint Vice Chairs Ralph Nichol (left) and Dominic Brookes with SBHA Tenant and Community Engagement Facilitator Louise McNeilage.

Investing in homes

You told us you'd like to be involved earlier and better informed about planned improvements to your home. We listened and introduced home improvement drop-in events to engage with Tenants on upcoming works.

We invest over £10m each year in our Planned Maintenance Programme, improving homes and enhancing Tenants' lives. It's important to us that every Tenant is happy with the work we do.

Our first events in Selkirk and Hawick gave Tenants the chance to discuss when work would start, how it might affect them, and the types of improvements planned, such as kitchen and bathroom upgrades, replacement windows, doors, and heating systems. These works are now underway and due to complete in Spring 2026.

Thank you to all Tenants who came along and shared your views – we're delighted these sessions were so well attended.











You said

We did

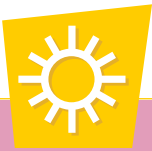


Your feedback helps us ensure the works meet your needs and expectations.

How we're doing

PERFORMANCE 	2023-24	2024-25	How we're doing	COMPLAINTS OUTCOMES	2023-24	2024-25	How we're doing
Time taken to carry out an emergency repair	2 hrs	1.85 hrs		Total complaints responded to	362	350	
Time taken to carry out a non-emergency repair	11.2 days	10.5 days		% of complaints responded to within SPSO timescales*	Stage 1: 87%	82%	
Percentage collected of rent due	99%	99.5%			Stage 2: 94%	69%	
Days to re-let an empty home	44	44		Average days taken to respond	Stage 1: 5	5	
					Stage 2: 16	21	

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



Carbon monoxide - spot the signs

If you use gas or solid fuel in your home, please remember to:

- Check your CO alarm regularly to ensure it's working.
- Allow access for annual gas and solid fuel safety checks.
- Never block vents or flues - they prevent dangerous gas build-up.
- Know the symptoms: headaches, dizziness, and nausea.
- Report faults or unusual smells immediately. Turn off the gas or solid fuel appliance (if it's safe to do so), open doors and windows, and leave the property and go outside into fresh air.
- Contact the NHS 111 service if you suspect CO poisoning.
- Contact the Gas Emergency Helpline on 0800 111 999.

Succession - tell us who's living in your home

When a Tenant dies, a partner, family member, or carer may inherit the tenancy if it was their only or main home at the time and they had lived there for at least 12 months.

For this to happen, we must be informed of who lives in your home. You need to tell us immediately if someone moves in or out of your home.

Get in touch - Call 0800 0193 222, email enquiries@sbha.org.uk or write to or visit our Selkirk office.

We will confirm changes within 28 days - contact us if you don't receive confirmation.

RTS Switch-off - act now!

The technology that powers Radio Teleswitch Service electricity meters began shutting down earlier this Summer. This technology manages the switch between peak and off peak rates and without this those RTS meters will no longer work, affecting your heating and hot water.

Your electricity supplier is responsible for ensuring that your new smart meter is fitted, and it is important that you do not ignore any letters you receive from them to avoid your heating and hot water supply being impacted.

Customers about to be switched off will take priority for smart meter installation and your supplier will tell you what to do to get your smart meter installed as a priority.

If you haven't been contacted by your supplier and you are unsure about what to do, please get in touch, we're always here to help - contact the Warm & Well Team on Freephone 0800 0193 222 or email enquiries@sbha.org.uk



Welcome to Neighbourhood Housing Officer Lisa

A warm welcome to new Neighbourhood Housing Officer, Lisa Cockburn. Lisa will be based mainly in Selkirk and has worked in housing for over 20 years.

"I'm really excited to be working in the Borders and getting to know everyone. I'll be out and about meeting customers in the area and I look forward to meeting some of you soon."



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.