



Customer
Annual Report
2021-22



I am delighted to introduce BHA's Customer Annual Report for the 2021-22 year, during what has been a particularly challenging time given the implications of the Covid-19 pandemic.

Jim McDevitt,
BHA Chair
Michelle Meldrum,
BHA Chief Executive

Welcome from our Chair

Welcome to BHA's Customer Annual Report for 2021/22. The past 12 months have proved to be challenging but have also seen BHA adapt and transform its way of delivering services to, our customers.

Whilst the pandemic has been less disruptive than the previous year, there have been some ongoing impacts to deal with. In particular, reduced resources available to deliver services due to BHA and contractor colleagues having to isolate, restricted access to some homes due to customers isolating, and increasing levels of anxiety and stress for some colleagues and customers partly due to Covid-19.

BHA has been working hard to support customers through this difficult period. We have successfully worked in partnership with other Housing Associations across the Scottish Borders to secure funding from the Scottish Government's Fuel Poverty



Fund. This has enabled us to support customers with their energy payments. We are also working with the Fuel Bank Foundation which seeks to support people to meet their energy costs on an ongoing basis.

From May 2021, we commenced our new three-year funding tranche by the National Lottery Community Fund for our Befriend service. This service provides one to one befriending and group activities for people who are 65 and over, living in Berwickshire and Kelso. Our trained and vetted volunteers visit or call people who feel lonely and isolated, offering companionship, a chat, a chance to go out for coffee, or even a walk around the park. The people we visit really feel the benefit to their overall wellbeing.

The initial 18-month pilot period for our home support service, BeWell, ended in March 2022, but has been extended for a further 12 months. The project is aimed at supporting BHA customers who have additional mental health and well-being support needs that impact on their ability to positively

manage their tenancy. This service is part-funded by BHA with additional funding from the Lintel Trust. The service is being operated by Penumbra, a national mental health support organisation.

Working in partnership with The Wise Group, the four Borders Registered Social Landlord (RSL) and Borders College, we were able to secure funding from the UK Government's Community Renewal Fund for the Borders Employment Advice and Mentoring (BEAM) Project. BEAM started in January 2022 and runs until end of August 2022. The project is focused on supporting out-of-work customers or members of their household to identify and overcome barriers to employment and training. We are already seeing some fantastic outcomes and will report further on this once Borders College has completed the evaluation.



We have successfully worked in partnership with other Housing Associations across the Scottish Borders to secure funding from the Scottish Government's Fuel Poverty Fund. This has enabled us to support customers with their energy payments.



During August 2021, as Covid restrictions eased, we introduced The BHA Way, our new method of agile working. Under this framework colleagues can work flexibly both in terms of their working patterns and working location (using BHA offices, their homes, or other local hubs). All teams are required to come into the office on their team anchor day to ensure they attend their team meetings and check in on one another. This flexible way of working enables us to better meet customers' needs and expectations.

We continue to monitor the successful implementation of this model and will refine it as required. We further continue to review and improve our mobile technology and digital offerings to ensure our teams can work effectively when out in our communities. We are also developing a People Strategy covering such areas as; career conversations, learning and development, proactive health and wellbeing, reward and recognition, and talent and succession.

BHA's properties were badly impacted by Storm Arwen which hit the UK in November 2021. In the four weeks following the storm, there were around 2,500 job orders raised. In a normal week, this would be around 60. The main damage was to chimneys and roofs (475 properties were impacted by roof damage), and a number of fences were also damaged. All emergency and urgent roofing repairs were prioritised to make sure customers' homes were safe. Partly as a result of this unprecedented amount of damage, it has taken a lot longer to complete response repairs. We continue to work with our customers and contractors to ensure all outstanding repairs are dealt with. I'd like to thank our customers for their patience and understanding in what has been an extremely challenging situation for all involved.

We have put in place a one-year business plan for 2022/23 whilst we develop a new, long term plan. A number of key pieces of work are progressing, to inform this longer-term business plan, including (but not restricted to);

- Finalisation of a review of the Strategic Framework - our Vision, Values and Strategic Aims
- Embedding our new operating model to ensure services are delivered in the most efficient and effective manner
- Developing our customer experience and engagement strategies based on our customer insight data
- Creation of a People Strategy including a review of our wider benefits offer
- Refresh of our strategic asset management strategy and investment plans
- Implementation of a new IT and digital strategy
- Review and strengthen our Governance arrangements
- Explore opportunities for growth both in the housing association and our subsidiary entities

In closing, I would like to add my grateful thanks to the support I receive from my fellow Trustees. I would like to add a special note of gratitude to those Trustees who have accepted various roles on the Board: Viv Cockburn (Vice Chair), Graeme MacLeod (Vice Chair), Anne Rutherford (Chair - Operations Committee) and Hugh Carr (Chair - Audit & Finance Committee). They have all provided me with great guidance and counselling when required. No Board can be effective if the Executive Team is not there to support them.

We are especially blessed with a strong team ably led by Michelle Meldrum (Chief Executive). Michelle is nearing the end of her second year in the role, and I can only see a brighter future for the Association under her leadership. Michelle's Executive Team consists of three Executive Directors (Eleanor Rooke - Business Support: Dan Blake - Customer Experience: Angela Taylor - Assets and Sustainability) who all provide excellent support to Michelle and the Board to help us achieve the best results possible for our customers.

**I hope you
enjoy reading
the report.**

The past year was a challenging one with high levels of uncertainty and an operating environment which meant we had to be more agile and flexible than ever before. I am extremely proud of my colleagues here at BHA, who have met the challenges head on and continued to deliver services to customers. We have many challenges ahead and lots to do to improve our service offer to customers, however, good progress has been made during 2021/22.

Chief Executive's Update

In last year's annual report, I set out the key priorities for 2021/22. Much progress has been made which is summarised here.

Improving our understanding of the condition of our homes

During 2021/22 and the first part of 2022/23, we have carried out a survey of our homes to understand their current condition and what future improvements are required. We will use this data and analysis to develop an investment plan which will set out the improvements we will make in our homes over the short, medium and longer term. You will hear more about this in the coming months.



Improving our understanding of our customers

We have carried out a “Customer Insight” project which has provided BHA with important information about you, our customers. The information gives us an overview of who they are, what they need and when and how they wish to receive services from us. We will continue to update this information and use it to improve our service offer to you and your customer experience when dealing with us.

Improving estate management standards

Customer feedback tells us that this is an area where we need to do much better. We have refreshed the standards we expect from our contractors based on this feedback. We now have Neighbourhood Managers who are responsible for defined geographical areas who inspect our estates on a more regular and frequent basis. You are welcome to join your Neighbourhood Manager on an estate walkabout. Please contact them if this is something you are interested in.

Improving tenant engagement opportunities

2021/22 has seen us develop a range of ways for you to get involved with BHA. You can get involved with our Scrutiny Panel who provide feedback on current services and influence future developments. There’s the Customer Focus Groups which are a topic focussed group providing feedback over a short, defined period of time. You can get involved in estate walkabouts or local community groups. In addition, you can be a Digital Engager and interact with us on our social media activity or by taking part in online surveys. These are just a few of the ways you can get involved...there are many more and full details are available on our website.

Delivering services more effectively and more efficiently

We have transformed the way we deliver services and have introduced our new Neighbourhood Manager roles and Customer Experience Team. The Neighbourhood Managers are now responsible for a smaller area or patch. This gives them the capacity to better respond to your housing needs and be more visible in your area. Our Customer Experience Team deals with your repair requests, online and over the telephone, along with any other queries coming into BHA through these channels. More information is provided on page 29.

Improving online services

This work has been delayed until we finalise the overall review of all things I.T. and digital. We are currently developing our priorities and action plan and will update you on progress with online services over the coming months.

Priorities for 2022/23

We have developed a Business Plan for 2022/23 that captures our short-term objectives for this important period of time in our organisation. Several foundational pieces of work, some of which are referenced in the Chair's introduction, will conclude during the year and provide us with the information and analysis on which to build a meaningful, longer-term plan.

For 2022/23, BHA's Board has approved four strategic aims which seek to articulate BHA's ambition.

The four strategic aims are :

- **Customer** - To deliver an outstanding experience to customers
- **Asset & Sustainability** - To provide safe, affordable and energy efficient homes in places people want to live
- **People** - To create an enabling, high-performance culture where people can thrive
- **Strength** - To ensure financial strength, value for money and good governance

In addition, they have approved three cross-cutting themes:

- **Planet** - a carbon neutral organisation
- **Equality, Diversity & Inclusion** - an inclusive organisation
- **Partnerships** - a collaborative organisation

To support the aspirations set out in the strategic aims, we have a number of strategic objectives supporting actions which set out what we will do to achieve each aim.

Customer

- **Customer Insight** - further develop our understanding of customers, their needs and aspirations, to inform service improvements
- **Engagement** - further develop opportunities provide a range of opportunities for customers to engage with BHA
- **Tenant Voice** - analyse and report tenant feedback from a range of sources which inform service improvements
- **Access** - provide choices which meet customer expectations/ease of access
- **Quality** - implement measures/metrics which provide assurance around the quality of customer experience
- **Enable and Empower** - expand the tenant sustainability and support offer and utilise social value measures to capture wider impact

Asset & Sustainability

- Strategic Asset Management - refresh BHA's Asset Management Strategy and Investment Plans
- Property Compliance - continue to develop plans and delivery programmes to ensure full compliance with all statutory and regulatory requirements
- Planet - develop approach to carbon-zero for the whole organisation
- New Homes - develop new build plan for the medium and longer term

People

- Strategy Development - to develop a People Strategy
- Agile Working - further refine The BHA Agile working model
- "Office" Accommodation - provide accommodation solution to support the Agile Working Model over the short to medium term
- Wider Rewards - implement recommendations from the review of wider rewards
- Business Support - finalise Business Support Arrangements and Structure

Strength

- Strategy Development - develop strategies and approaches related to Value for Money, I.T./Digital and Business Growth
- Governance - review BHA's governance arrangements
- Health & Safety, Procurement, Risk Management - improve and strengthen BHA's approach to these areas
- Performance Management Framework - develop new framework
- Five Year Plan - develop BHA's five-year business plan to commence April 2023



I am disappointed to note the decrease in customer satisfaction levels during the year, however, I am confident that the changes we are implementing during 2022/23 will have a positive impact on customer experience. Our longer term plan is focused on improving outcomes for customer and you will have the opportunity to share your thoughts on this later in the year.

As we move forward, we are mindful that the operating environment is uncertain and has changed significantly post-pandemic. However, we are agile, committed and ready to respond to the challenges ahead.

Finally, a big thank you to, our customers, BHA trustees, BHA colleagues, our contractors and local community partners for their continued support during what has been a challenging year.

Customer Satisfaction

Over the last year, we have continued to capture your satisfaction with services through our independent surveying consultant, Knowledge Partnership. Our monthly surveys help us to track and respond to satisfaction trends. We note that last year's results show reduced levels of satisfaction across all key areas. We know we can do better, and are committed to addressing areas of relatively low satisfaction and ensuring that the team works smarter to continuously improve.

We are confident that the review of our operating structure, introducing the new role of Neighbourhood Managers from April 2022 with smaller patch sizes of circa 250 homes will bring us closer to our customers. In addition, with the newly formed Customer Experience Team, contacting us and accessing our services has never been easier.

We acknowledge that our repairs service has been impacted by Storm Arwen last year, however, we know that we can improve the reliability and quality of this service and are working with our contracting partners to bring about real change in how we deliver an outstanding repairs service.

We want to thank the 650 customers who supported us by providing their feedback over the last year. Please contact our Customer Experience Lead, Evie Copland, if you would like to get involved in shaping and influencing our work on info@berwickshirehousing.org.uk

Striving to deliver an outstanding customer experience is what drives us here at BHA. Customer satisfaction is one way to measure this experience and it is important that the results of your feedback continue to shape and influence improvements.



Percentage of customers satisfied with the overall service provided by their landlord:



Percentage of customers satisfied with the landlord's contribution to the management of the neighbourhood they live in:



Percentage of customers satisfied with the quality of their home:



Percentage of customers satisfied with the opportunities given to them to participate in their landlord's decision-making processes:



Percentage of customers who feel that their landlord is good at keeping them informed about their services and decisions:



Percentage of customers who feel that the rent for their property represents good value for money:



Annual Performance Figures 2021/22

Our Key Performance Measures

Alongside the outputs of the customer satisfaction surveys, we continue to focus on our key performance measures, as guided by the Scottish Housing Regulator. We involved our people at all levels across the organisation, in assessing and scrutinising our performance, working in teams focussing on specific performance measures and improvements. The impact of this approach is demonstrated by the improvement in some indicators (shown in green) set out on the right and in the next page.

Average length of time taken to complete emergency repairs (hours)



Percentage of reactive repairs carried out in the last year completed right first time



Average length of time taken to complete non-emergency repairs (days)



Percentage of stock meeting the Scottish Housing Quality Standards (SHQS) at end of reporting year***



***BHA commissioned a stock condition survey for 100% of homes to assess compliance with the SHQS and determine future investment needs and options. The survey commenced on site 10th May 2021 and will conclude by June 2022. The Scottish Housing Quality Standards (SHQS) return is based on 100% external and common parts survey data, 100% EESSH (Put in full) survey data and 60% internal survey data. The internal surveys are still in progress and will be concluded by June 2022.

The results of the Stock Condition Survey will guide efforts for the BHA's 30-year investment plan - and will be concluded by Autumn 2022 (instead of June 2022). Subsequently, a 5-year plan and the annual investment programme for 2022/23 will follow.

Percentage of tenancy offers refused during the year



Percentage of rent lost through properties being empty during the last year



Percentage of anti-social behaviour cases reported in the year which were resolved



The average length of time to re-let properties in the last year (days)



The percentage of lettable homes that became vacant in the last year



Gross rent arrears (all customers) as at 31 March as a percentage of rent due for the reporting year



Responsive Repairs 2021/22

We procured new contractors for our Responsive Repairs Service in the last year. The new partnerships commenced with Consilium, Saltire Roofing & Building and Inkpen in August 2021. In November, we experienced Storm Arwen which resulted in extensive damage to your homes. As part of the immediate response, we relied upon the commitment and dedication of our colleagues and contractors and on your patience as customers.

The unprecedented nature of the damage and consequent pressures on services have led to challenges within the delivery of our responsive repairs' services to you. We hope we have been able to communicate these challenges to you in an appropriate manner. Whilst we recognise the frustration and inconvenience this has placed upon some of our customers, we thank you for your support throughout this period.

5,869 repairs delivered in 2020/21, and
8,689 repairs delivered in 2021/22,
an increase of **33%** from the last year.

Total number of Emergency Repairs in 2021/22 was **1,194**.

It is evident that Storm Arwen affected the volume of repairs reported in 2021/22, accounting for almost a third of total jobs more than the previous year.

The lifting of restrictions in April 2021 allowed the service to begin to get back to pre-covid responses. The performance against target remains high, with 3.1 hours for emergency repairs against a target of 6 hours, and 9.9 days for non-emergency repairs against a target of 10 days.

Satisfaction returns on repairs recently completed was 76.1% for the year, which is down on the previous year's performance of 82.6%.



Development Update

Development Update

BHA purchased the site from Springfield Properties, one of Scotland's leading private and affordable housebuilders. The purchase was funded by a mix of Scottish Government grant and BHA's own investment. The development was supported by Scottish Borders Council (SBC).

Phase 1 at Springfield completed in Nov 2020 delivering 29 new homes.

Housing Mix:

2 Bed 4 Person (Flat) x 4



2 Bed 4 Person (House) x 16



3 Bed 6 Person (House) x 9



Phase 2 of the project is on site at present and when complete will deliver 27 new homes. Completion is expected by mid-August 2022.

Housing Mix:

2 Bed 4 Person (Flat) x 2



2 Bed 4 Person (House) x 8



3 Bed 6 Person (House) x 17



The final phase at Springfield (Phase 3) is due to start on site by July 2022 with handover expected to be 12 months later. This phase will deliver 21 new homes and will also be funded via a combination of Scottish Government Grant and BHA's own investment.

Housing Mix:

1 Bed 2 Person (Bungalow) x 1



2 Bed 4 Person (Bungalow) x 1



2 Bed 4 Person (House) x 15



3 Bed 5 Person (House) x 2



4 Bed 6 Person (House) x 2



The new homes are of a modern and spacious design and will have high standards of insulation making them very energy efficient. They are all built to the Silver Standard for energy efficiency and have the latest in heat pumps for hot water and space heating. This will also make a significant contribution towards helping tackle the issue of fuel poverty by keeping running costs low for customers.

We are delighted to be working for the second time with Springfield Properties, who is well known for delivering high quality housing for registered social landlords and local authorities throughout Scotland and are committed to using locally based Borders contractors whenever possible to help the local economy.



Planned Investment Programmes

Our planned work programmes were delayed by the covid restrictions which meant that at times neither our staff nor contractors could safely enter customers' homes to either carry out surveys or to complete the work. Despite these issues, we have carried out various improvements to our homes:

147 homes - new highly efficient heating systems installed

37 homes - new kitchens

27 homes - new bathrooms

20 homes - window replacement

22 homes - new doors

Our Independent Living Court in Eyemouth has undergone an extensive roof replacement, including insulation improvements to support energy efficiency.

The new fire safety legislation requiring every home in Scotland to have their fire and heat detection systems linked was a key priority for us. We embarked on a programme of work last year to ensure this was in place for all our homes and are pleased to share that the work is nearing completion at the time of writing this report.

We are currently carrying out a stock condition survey of all our homes. This survey allows us to have accurate and current data on the condition of our homes, both internally and externally. The data collected is used to inform us of the investment we need to make in our homes in the short, medium and long term, and is essential for our financial planning and forecasting. This knowledge of the investment required in our homes, longer term will allow us to determine our capacity for borrowing for future growth.

The information from the stock condition survey also gives us a detailed current picture to develop programmes of planned replacement work. We invest in our homes to ensure that they are attractive, comfortable, warm, and meet the standards we must achieve as a Housing Association, such as the Scottish Housing Quality Standard and Energy Efficiency Standard for Social Housing (ESSH 2). Changes to the requirements of these standards, as well as new legislation such as the fire regulations are also included in the analysis of the outcomes of the survey, which helps us plan our future work programmes.

We will be updating our information from the results of the survey in 2022, and this will enable us to develop detailed work programmes for the next three years. From 2023, we will produce a three-year plan of replacement works for new heating, kitchen, bathroom and window replacements. We will strive to keep you, our customers updated as we develop these future investment plans.



What is Value for Money?

It is about maximising value from the income BHA receives and investing it responsibly by balancing quality and costs. We approach value for money by striving to maximise the use of each pound spent to deliver our vision and strategic aims. BHA's Board members as well as colleagues with budgetary responsibilities assess value for money when setting annual budgets and when approving any expenditure within the organisation.

In addition, all BHA colleagues ensure they consider value for money in all that they do. We compare how much we spend and what we spend it on with other similar housing associations.

This information, along with the analysis of our own performance results and customer satisfaction levels, helps us change and adapt how we do things to ensure value for money.

There is always scope for improvement in this area and as an organisation we will continue to focus on embedding value for money in everything we do.

This will be through a combination of;

- Developing a value for money strategy and targets
- Implementing a Performance Management Framework
- Performance measures embedded throughout the organisation
- A culture of continuous improvement
- Streamlined and effective systems and processes
- Robust procurement procedures and practices
- Appropriate use of community benefits in contracts

Procurement

Our procurement policy clearly sets out the levels at which some form of procurement exercise should be undertaken to ensure the best price to quality ratio is achieved. It also ensures adherence to Public Contracts (Scotland) Regulations 2015 and the Procurement Reform (Scotland) Act 2014.

We utilise the Public Contracts Scotland website to undertake Quick Quotes and full procurement exercises. BHA colleagues will also award goods and services through existing frameworks.

We are constantly seeking to improve how we procure goods and services to ensure the best value for BHA and the communities within which we work. We continue to develop our partnerships, working to create joint procurement opportunities where possible, which can assist with delivering increased value for money.



Partnerships and Collaboration

BHA is a founding member of the 'Berwickshire Alliance' consisting of a group of like-minded community organisations who work together towards a unified and cooperative approach to community developments, including joint funding initiatives. Coordinated by Berwickshire Association for Voluntary Service (BAVS), the Alliance secured funding from the Scottish Government's "Covid-19 Community Recovery 2 Fund" to support communities in their recovery from the pandemic. Whilst early days, it is hoped this partnership can evolve into an Alliance Contracting model for large scale recurring funding and a participatory budgeting model. We will continue to support the Alliance to attract further funding and to strengthen partnerships for the overall benefit of everyone living in Berwickshire.

We continue to work closely with a range of organisations and community groups who provide resources, support, and activities across Berwickshire. Such information is shared and promoted regularly through our social media channels and we have previously provided support via Communities Recovery and other funding throughout the pandemic. BHA has also provided modest funds to help some groups re-start their activities after many months of suspension due to Covid.

BHA is an active member of the Borders Housing Network, a partnership between Scottish Borders, Berwickshire, Eildon and Waverley housing associations. Joint initiatives include work securing Scottish Government's fuel support funds, BEAM employability and mentoring project, collaboration on domestic abuse and joint communication campaigns on the value of social housing, fuel efficiency and availability of fuel bank vouchers.

Social Innovation

Social innovation is about identifying and designing new solutions and approaches that improve the wellbeing of individuals and communities.

Befriend

Our Befriend service supports people aged over 65 who are feeling lonely and isolated.

Much of the Befriend's activities in 2021/22 had been affected by Covid-19. However, we continued to provide services remotely as best we could to those who needed it the most.

We organised a series of picnics after the end of widespread lockdowns, in the summer of 2021. These were attended by several of our befriendees and the picnic lunch was provided by Abundant Borders.

Following the success of the picnic lunches, our partnership with Abundant Borders grew into providing Lunch Plus events across all the local communities in Berwickshire. In our annual survey, which asked befriendees to share their experiences of the project, most said they enjoyed the lunches and wide range of activities.



Some of our Befriendees, volunteers and colleagues enjoying a picnic



"The support is very welcome as I am elderly and have no children. The get-togethers have been really good, thank you."

"There is always a friendly voice at the other end of the phone to talk over problems."

"[I like] having a friendly, knowledgeable person who is independent of my family and friends."

"There is nothing I don't like about the project, [there is] always someone very helpful."



"I hope that the BeFriend Project continues always because there are hundreds of lonely people out in the Borders, who need inspiration of the kind, friendly women who run the project under difficult circumstances, i.e. COVID 19. I know how hard it is to ask for help or even reach out for it and I'm sure I'm not the only one like that. We don't like to be a 'bother' so our situations go on and on. Thank God for our befrienders."

Financial Inclusion

In 2021/22, our Financial Inclusion Team continued to support over 550 customers, including those who needed assistance with banking, debt management plans and home contents insurance :



£666,044 benefits gained



34 DHP applications worth **£3,474** annually



34 Community Care Grant applications



28 onward referrals to organisations including, BeWell, Changeworks, Social Work, Home Energy Scotland, Horsetime, Abundant Borders



25 tenants received budgeting advice



11
Fresh Start Packs



37

Christmas Hampers
provided working in partnership with Splash (Eyemouth)



'Gave peace of mind knowing that I was able to manage my financial position better.'

'Made it possible for me to take up residency in flat. Really helpful in completion of unfamiliar documents and liaison with Council - thank you.'

'Help with sorting out everything, I was struggling and it was hard to focus.'

'Make ALL tenants aware of this service, not just benefit claimants. Many people are just outside of benefits and get no help! Thank you.'

'It has made a huge difference to me as my husband dealt with the bills and I did not know where to start. If I hadn't someone explaining everything to me, I would still be lost '

BeWell

BeWell is a support service for BHA customers aged 16 years and above who have additional mental health and wellbeing support needs that impact on their ability to positively manage their tenancy. This includes early intervention to prevent home breakdown.

This service is operated by Penumbra, a leading mental health charity which supports adults and young people around Scotland, including around Scotland, including around the Borders. The project is funded by BHA, with additional funding from the Scottish Procurement Alliance (SPA) Community Benefit Fund and the Lintel Trust.

The BeWell pilot project was successfully completed in April 2022. It reached its target of 30 referrals ahead of time and almost all received the service within 7 days of referral. Two-thirds engaged were women (70%) and most were single (90%). Mental health, addiction and disability were the dominant underlying issues at the point of referral. No evictions took place with any of those engaged by BeWell during the pilot phase.

As a result of the success of the pilot, BeWell will continue for another year in 2022/23. This has been generously supported by a further grant from Scottish Procurement Alliance (SPA) Community Benefit Fund and the Lintel Trust. Longer term funding is being explored to both, expand and extend the service with a focus on younger people to prevent early tenancy breakdown.

BeWell is fulfilling its primary aim of supporting tenancy sustainment by addressing mental health and well-being through specialist support. BeWell has worked in close partnership with other housing and community support organisation and from the evidence and outcomes generated, it is proving to be a critical asset for tenancy sustainment.



'There is good evidence... that a substantial number of people in the service are now starting to view their lives with more hope, and many have taken significant steps to improve often challenging circumstances in which they live. It is clear that the service has built strong relationships with staff within Berwickshire Housing Association and that staff in statutory partner services are also seeing positive impacts in people's lives. A key hope for the project has always been that it fills a space where statutory services are struggling to provide meaningful support to people who find themselves in a revolving door of services which appear to not have a long-term impact.'

**OutNav Evaluation Report,
May 2022**

Social Innovation

Social Value

BHA is piloting the 'social value' of funded initiatives through the HACT social value toolkit which enables comparisons to be made between various initiatives alongside a measurement of the value generated by an activity. Whilst this does not reflect all the outcomes from each project, this methodology will capture the added value of social housing across Scotland. The social value tool is being used by BHA in areas such as:

- BeFriend
- BeWell
- Fuel Poverty Fund operated by BHA
- Fuel Poverty Fund operated by Borders Housing Network (collated results)
- Communities Recovery Fund

Future areas include environment and estates, Energy Performance Certificate (EPC) and energy efficiency, and employment status. We will continue to use the toolkit with the updated and expanded version now being available. Results are regularly included in BHA performance reporting to ensure our activities reflect high social value for our customers and communities. Our recent work in fuel debt has shown that a return of £19 for every £1 spent, reflecting the high social value of this type of support.



Support to Customers with fuel costs and prevention of fuel poverty

The definition of fuel poverty in Scotland is if a household spends more than 10% of its income on fuel costs and if the remaining household income is insufficient to maintain an adequate standard of living.

The rising cost of domestic fuel supply and cost of living increases are likely to affect everyone in the coming year and beyond. The 54% increase in the price cap from April and predicted further rise in October 2022 will impact on BHA customers on top of rising inflation and increases in the cost of living. The standing charge for simply having a fuel supply to your home has doubled in the Scottish Borders region on top of the sharp rise in petrol and diesel prices.

BHA and our partners in the Borders Housing Network (SBHA, Eildon, Waverley Housing Associations) have been able to secure Scottish Government's Fuel Support Funds to help mitigate the rise in domestic energy supply since March 2021. These support funds have been steadily rolled out throughout the year including support to reduce fuel debt and supply of vouchers from the Fuel Bank Foundation.

To date, BHA has issued 363 fuel bank vouchers which has helped over 800 people and households. We have been able to provide direct support with fuel debt and provide a range of energy advice via our social media channels. Collectively, the Borders Housing Networks has provided 1,294 Fuel Bank Vouchers to 2,441 people since March 2021.

Supporting our customers to prevent fuel poverty will remain at the forefront of tenancy sustainment efforts in the coming year, including supply of fuel bank vouchers during the summer and winter months. We will continue to highlight other support and energy saving measures and replace older less efficient heating systems, alongside insulation and other fuel efficiency measures. We will primarily support customers at risk of fuel poverty through assessment of financial circumstances and ensuring that household incomes are maximised including access to direct fuel payments.



363 fuel bank vouchers issued
helping **800**
people and households



1,294 fuel bank vouchers issued
helping **2,441**
people since March 2021

BEAM

The Borders Employment Support & Mentoring (BEAM) brings together a partnership between the Borders Housing Network (Scottish Borders, Berwickshire, Eildon and Waverley), The Wise Group and Borders College to support economically inactive or long-term unemployed people who live in social housing properties across the Scottish Borders.

Launched in January 2022 and operated by The Wise Group, the programme offers local community-based advice and support, signposting and linking with local services and providers.

BEAM uses a mentoring approach to provide a person-centred service which supports and addresses their barriers to employment and enable them to progress into work and improve their life opportunities. BEAM mentors work with those furthest from the job market who have significant barriers to work which are not currently addressed by 'mainstream' employment programmes.

Examples of these can include:

- Low confidence and motivation
- Mental health & wellbeing issues
- Debt
- Addictions
- Vocational and non-vocational skills gaps (low or no digital skills)

The programme supports people who are also affected by the poor transport infrastructure as well as difficulty accessing mainstream services which are not delivered locally. In addition to limited work experience and qualifications, many people face additional disadvantage in the labour market due to literacy and numeracy needs, limited financial resources, caring responsibilities, health difficulties, lack of childcare, lack of digital skills and equipment, and inability to afford broadband.

Some BEAM participants have already gained employment with others gaining confidence and skills to re-enter the job market, Employment Mentors engage with local employers in key sectors such as digital, health & social care, construction, retail, manufacturing, hospitality, and tourism to ensure local residents are suitably skilled and ready to take up vacancies.

Five Employment Mentors are employed by The Wise Group to provide this support including one based at BHA. Employment Mentors are responsible for delivering person-centred support services for social housing residents, encouraging, and empowering them to engage in activity with outcomes that will contribute to improving their self-confidence, skills, and economic and social wellbeing.



Nikki Robertson, Katie Cockburn, Kirsten Walker, Tim Rennie, Caz Prentice, Julie Riley (Neighbourhood Services Lead), Fiona Morris and Carolyn Veitch

Your New Neighbourhood Managers

In 2021, we carried out an in-depth review of how we delivered services to you, our customers. As part of this review, we analysed a range of customer feedback which helped us to reshape how we used our resources to improve our service offer.

Following the review, we have introduced the new role of Neighbourhood Managers. They act as a key point of contact for you and can deal with your needs quickly and efficiently.

What does this mean for you, our customers?

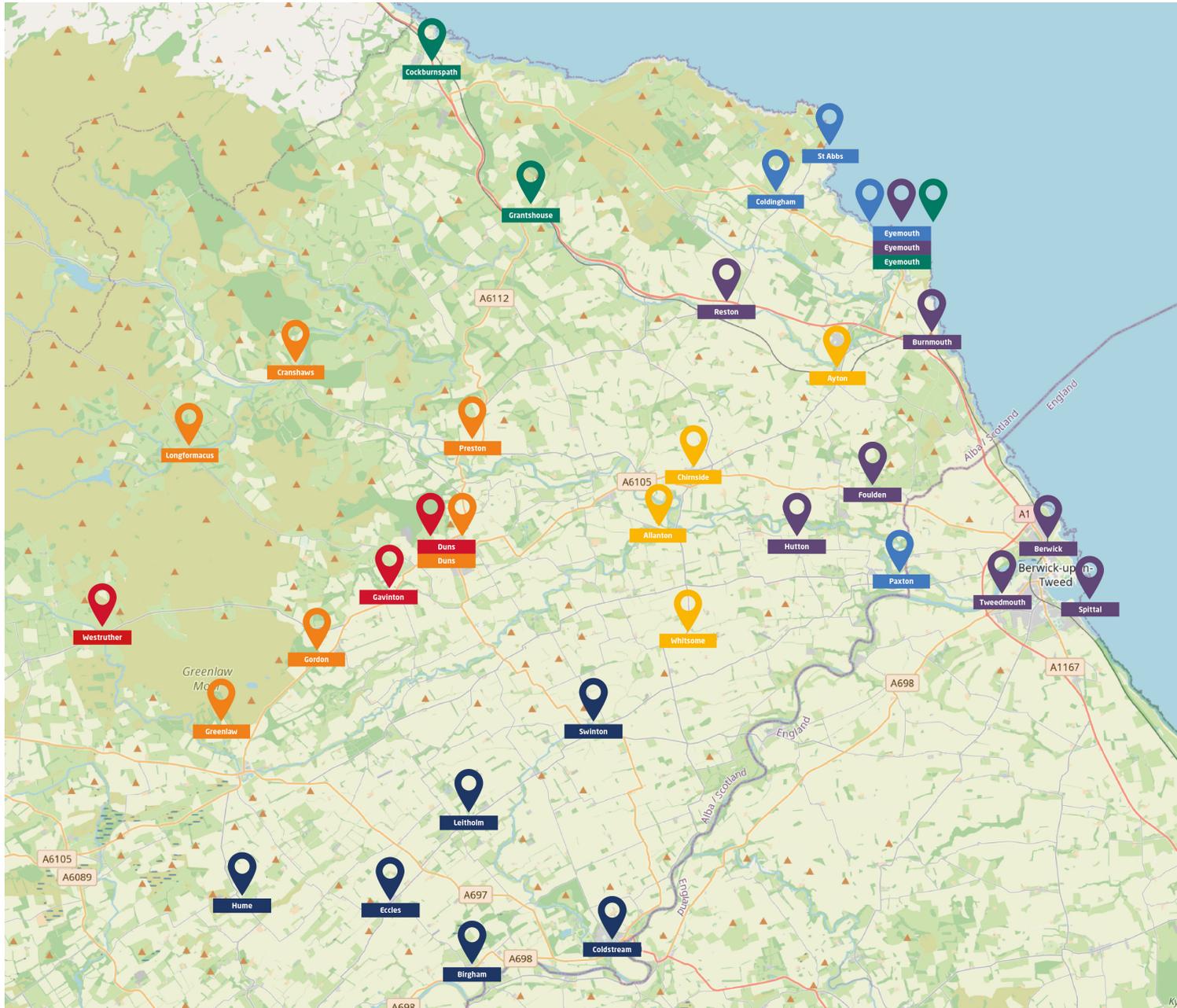
Each customer has a designated Neighbourhood Manager, covering smaller geographical areas (patches). This means they are more present and visible within our neighbourhoods, building relationships with customers and providing advice and support with all tenancy enquiries.

Since the launch of the Neighbourhood Manager role in April 2022, the change has been positively received with customers reporting that it is much easier to talk to someone directly and that it's great

to put a face to a name. We really look forward to embedding this model further over the coming months.

Your Neighbourhood Manager is committed to working with you, as well as community organisations within your local area, to prioritise, improve and solve issues that affect you.

Neighbourhood Managers Map



Hello I'm Nikki

The areas I cover are:

- Eyemouth
- Berwick
- Burnmouth
- Foulden
- Hutton
- Reston
- Spittal
- Tweedmouth



Hello I'm Tim

The areas I cover are:

- Eyemouth
- Cockburnspath
- Grantshouse



Hello I'm Kirsten

The areas I cover are:

- Eyemouth
- Coldingham
- Paxton
- St Abbs



Hello I'm Fiona

The areas I cover are:

- Duns
- Gavinton
- Westruther



Hello I'm Katie

The areas I cover are:

- Duns
- Cranshaws
- Gordon
- Greenlaw
- Longformacus
- Preston



Hello I'm Carolyn

The areas I cover are:

- Coldstream
- Birgham
- Eccles
- Hume
- Leitholm
- Swinton



Hello I'm Caz

The areas I cover are:

- Chirside
- Allanton
- Ayton
- Whitsome

Tenancy Sustainability Team

Our newly appointed Tenancy Sustainability Managers (TSMs) work closely with Neighbourhood Managers to support customers to sustain their tenancies. This includes, help with more complex welfare benefit claims, fuel and food security and working in partnership with others to provide specialist support on a variety of issues.

Our Bewell mental health and wellbeing service and BeFriend project referenced previously are examples of such support. Our TSMs will work to improve quality of life and ensure customers are supported and enabled to live well in their own homes as long as possible.

The Remodelled Repairs Service team

The Remodelled Repairs Service team, closely supported by the Customer Experience Team, has shifted their main focus to quality assurance and proactively updating customers with the progress of ongoing works.

In addition, they manage contractors' performance against Key Performance Indicators (KPIs). The Customer Experience Team has taken on the role of making appointments for the Repairs Managers, to improve the response time and customer experience of required repairs inspections and resolve issues at the earliest opportunity.



Marion Rayner and Jennifer Mitchinson

Customer experience team

Our Neighbourhood Managers are central to our new operating model and are supported by our newly established Customer Experience (CX) team. Our CX team handles all of our inbound contact by phone, email and social media. Together, they are our first line of response for customers while our Neighbourhood Managers are out on their respective patches.

Following the formation of the new team, one single freephone number, 0800 038 5599, has been adopted for all inbound calls and a new out of hours service has been launched to support customers in the event of emergencies.

Our CX team is in a much stronger position to offer quick, responsive and effective support to you. The next 12 months will see the team working to develop the service and deliver on their ambition of resolving 85% of all contacts within the team, further improving the experience for you, our customers.



Evie Copland (centre) Customer Experience Lead with some of the Customer Experience Team

This year's financial highlights

The year to 31 March 2022 has been more predictable financially, with Covid restrictions having less of an impact on our service delivery. At the start of the year we amended our 2021/22 expenditure plans to include expenditure relating to property works which could not be undertaken during the year to 31 March 2021 because of Covid. As such, we spent £2.5 million this year on improvements to our existing homes, compared to £0.70 million in the year to March 2021. We also spent £0.62 million more on responsive repairs and planned maintenance in the current year when compared to the year to March 2021.

Our total turnover for 2021/22 increased by 8.1% when compared to last year. The biggest proportion of our income relates to rental and service charges received in relation to our properties, representing 90% of our total turnover. The remainder is made up of such things as; revenue grants to support adaptations, government grants received in relation to renewable initiatives in our homes, grants to support initiatives within our communities such as our Befriending services, fuel poverty and employability, income from commercial lets, and support services provided to our subsidiaries.

A large proportion (93.6%) of our operating expenditure is put back into the management, servicing, and general upkeep of our social housing stock. We have spent £5.0m on the investment in, maintenance of, and responsive repairs to, our properties (£2.5m being capital in nature so is recorded in the housing properties asset value on the statement of financial position). A proportion of this expenditure was in relation to works planned for the prior year which were delayed due to the impacts of Covid. A large amount of the spend (over £1.0m) related to energy efficiency upgrades we are required

We have spent
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and repairs to,
our homes



to make to meet the Energy Efficiency Standard in Social Housing. These included window replacements, heating replacements and insulation upgrades. There was also a focus on meeting the Fire and Carbon Monoxide Detector Standard, which required the upgrade to and replacement of heat and smoke detector systems in our properties, and £0.7m was spent on this necessary work. Our Reactive Maintenance expenditure was higher than anticipated due to the damage caused to our properties by Storm Arwen during November 2021. The damage has mainly been to roofs, chimneys and fencing, and work continues to address all the required repairs. We will be using the outputs of the full stock condition survey which was on going in 2021/22 to better inform our future investment programmes and spend.

We completed 31 new homes in Ayton during the year and continue to progress those sites still in development, with one site on going in Duns and due to be completed in Summer 2022. All this work, along

with our investment in existing stock, increases the value of our housing properties in the statement of financial position, as demonstrated in the table on the next page. We receive housing association grant from Scottish Government, which funds a proportion of each new house we build. We recognise this income on the statement of financial position in deferred income (explaining the increase year on year) and release it to the statement of comprehensive income over the life of the house. This means we need to fund the remainder of the cost of each new house through other means, this is normally through borrowing. We continue to repay our original mortgage with Nationwide Building Society, which was taken out when the stock was transferred from Scottish Borders Council to BHA, and we also have our loan facility in place with RBS, an Allia bond and took out a new facility with Nationwide during the year to fund our on going development and investment activities.



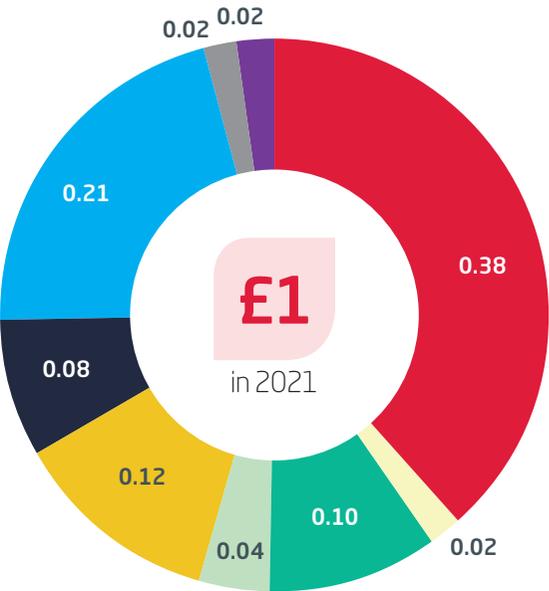
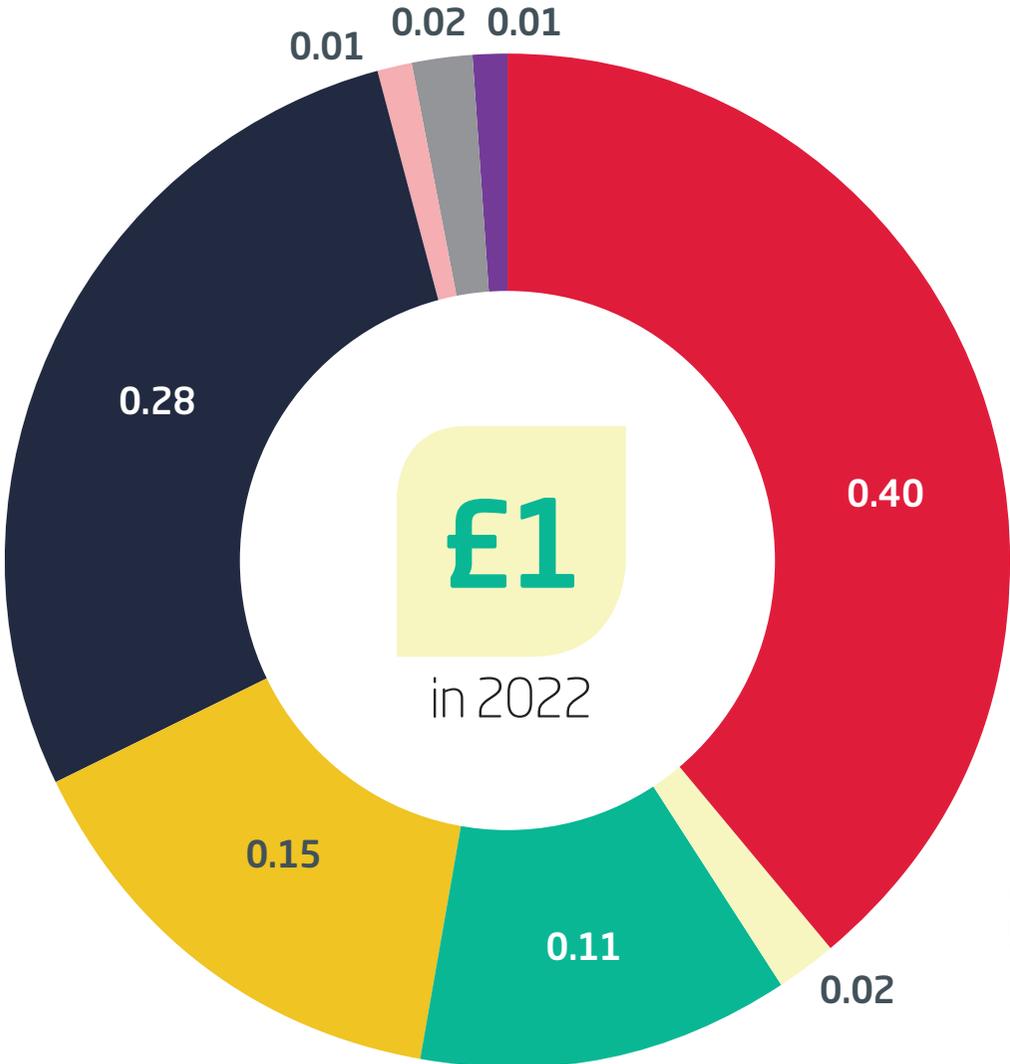
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accommodation

Financials - how have we performed

	2022	2021
	£000	£000
Statement of Financial Position - Summary		
Housing properties	89,236	83,714
Other fixed assets	197	207
Investments	-	-
	89,433	83,921
Current assets	2,335	1,573
Creditors: amounts due in one year	3,188	2,620
Net current (liabilities)	(853)	(1,047)
Creditors: amounts due in more than one year	28,326	25,831
Deferred income	18,901	17,116
Net assets	41,266	39,927
Capital and reserves		
Revenue reserves	17,969	16,630
Revaluation and designated reserves	23,297	23,297
	41,266	39,927

	2022	2021
	£000	£000
Statement of Comprehensive Income - Summary		
Total Turnover	10,044	9,294
Turnover from social lettings	9,368	8,835
Turnover from other activities	675	459
Total Operating Expenditure	9,108	7,416
Management & maintenance administration costs	3,695	3,149
Depreciation of housing properties	2,240	1,968
Service costs	165	175
Planned and cyclical maintenance	1,051	788
Reactive maintenance	1,377	1,018
Bad debts (rent and service charge arrears written off)	46	-
Wider community activities	199	177
Other activities	335	141
Operating Surplus	936	1,878
Net interest payable and other non-operating costs	663	602
Net Surplus for the year	273	1,276

How we spend your pound



- Management & Maintenance Administration Costs

- Service Costs

- Planned and Cyclical Maintenance - spent in year

- Planned and Cyclical Maintenance - carried forward to next year

- Reactive Maintenance

- Upgrades to Existing Stock - spent in year

- Upgrades to Existing Stock - carried forward to next year

- Bad debts (rent and service charge arrears written off)

- Wider Community Activities

- Other activities
