



2022/23

CUSTOMER

ANNUAL REPORT

To Realise the Power of Home

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WELCOME BY CHAIR

Getting the fundamentals right in our core business



A warm welcome to our Annual Customer Report 2023. As I write this, we continue to operate in a challenging environment for our customers, our people and the wider organisation and we have been working hard to support everyone involved. In April 2022, we implemented a new operating model which brings us closer to our customers and streamlines access to our services.

Our seven Neighbourhood Managers provide housing management services to customers, responsible for around 250 homes each and are more visible in our communities, providing one consistent point of contact to their customers. Our Repairs Team work hard to ensure emergency and responsive repairs are delivered efficiently, effectively and to high a standard. Meanwhile, our Tenancy Sustainability Managers work to support customers with more complex needs to successfully maintain their home. Finally, a new Customer Experience Team means that all inbound communications from customers are triaged by one team, in a joined-up way.

Jim McDevitt



In January 2023, BHA's Board approved a new strategic framework which includes the organisation's vision, values and strategic aims. BHA's new vision, "To Realise the Power of Home", places our focus very much on the importance of home which goes beyond bricks and mortar. Everyone has the right to a high quality, safe and affordable home, and a good quality of life. BHA has a role to play in enabling both outcomes for our customers. Our strategic aims set the ambition for four key areas of the business:

Customer – to deliver an outstanding experience to our customers.

Asset – 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 organisational strength, value for money and good governance.

The strategic framework has very much driven the development of our Five-Year Business Plan 2023-28 and is available for review on BHA's website.

Our focus over the year 2022/23 has been on ensuring we get the fundamentals right in the core business as we strive to deliver an outstanding experience to customers.

We completed 28 homes in Duns in 2022/23 with a further 21 homes due to be completed in 2023/24. Due to the current cost of development and the recognised need to invest in our existing homes, we are reviewing our capacity to develop over the coming years.

We continued to monitor customer satisfaction through monthly independent calls to customers, covering 40% of our customer base across the year. Most of our core satisfaction measures have held steady across the year with slight improvements in how satisfied customers are with; the quality of their homes, the overall service provided by BHA and that their rent represents value for money. We have seen a dip in satisfaction around our repairs service, but as reported later, this is a key area of focus for improvement.

Our Neighbourhood Managers and Tenancy Sustainability Managers have actively supported our customers throughout the year to keep their rent arrears to a minimum and access all benefits they may be entitled to. Total benefit gains generated for our customers across the year totalled £675k.

Taking into account the cost-of-living crisis and the rapid increase in wholesale energy costs, mitigating fuel poverty has been at the forefront of our tenancy sustainment efforts this year. Support from external funding has helped ease fuel costs for our customers.

As a newly established service within BHA, the Customer Experience Team has made a remarkable impact in terms of coming together to deliver collective benefit for customers and colleagues. Over the year, the team has received 15,620 calls of which 95.8% were answered. This is a significant improvement from our previous operating model.

We undertook a full repairs service baseline review during the first part of the year and have since had a

focus on the implementation of key improvements. Over the year, the Asset Team have finalised the current stage of the stock condition survey, encompassing external surveys of 100% and internal surveys of 71%. The data will be validated and used to inform the future asset investment plan.

From May 2021, we started our new three-year tranche of National Lottery Community Fund funding for our Befriend service. Befriend provides one to one befriending and group activities for people who are 65 and over, feel lonely and isolated and live in Berwickshire and Kelso. An external evaluation is being commissioned, to help inform an options appraisal into the future of the service.



Our tenancy support service, BeWell, which started in October 2020, has been successful in securing additional funding from the Community Mental Health and Wellbeing fund, meaning the service is fully funded until June 2024. The project, operated by Penumbra, is aimed at supporting BHA tenants who have additional mental health and wellbeing support needs that impact on their ability to positively manage their home.

Working in partnership with The Wise Group and the Borders RSLs, we were able to secure funding from the UK Government's Community Renewal Fund to deliver the Borders Employment Advice and Mentoring ('BEAM') project which commenced in January 2022 and ended in October 2022. The project aim was to help out-of-work customers identify and overcome barriers to employment. In addition to supporting people overcome barriers, 23 people secured employment as a result of BEAM's interventions.

Our people continue to embrace The BHA Way, working flexibly both in terms of their working patterns and working location. We continue to have in place a team "anchor day"

where all colleagues are required to attend the office in person. BHA's new People Strategy was consulted on and introduced over 2022/23, with four key strands covering; reward and recognition, proactive health and wellbeing, learning and development, and careers and succession.

People are at the centre of all we do at BHA. Our Board Members, Executive Team and BHA colleagues carry out their actions and decisions with customers at the forefront of our thoughts.

I thank each and every person who has any involvement with BHA, for all they have contributed in the past year and, indeed, all they will continue to do in future years.



CHIEF EXECUTIVE'S REPORT

We still have lots to do and have developed clear priorities for the next five years

The year 2022/23 has been another challenging year for BHA and our customers but we have continued to make progress to improve the homes and services we provide. At the time of writing this report, cost-of-living is still a concern as it continues to impact customers, colleagues and wider communities.

We know we still have lots to do and therefore we have developed clear priorities for the next five years to ensure our improvement journey continues. We have frameworks in place to review what we do and the way we do things and are learning, all of the time. Listening to customer feedback is a key part of our learning and we would encourage you to share your experiences with us.

The outcomes and results of our efforts over 2022/23 are shared within this report. This section will focus on some of the key priorities for the year 2023/24 which have been shaped by insights from customers, colleagues, Board Members and other key stakeholders.

Michelle Meldrum



Customer

The new operating model introduced in April 2022 ensures the team can be more responsive and visible to customers.

Our Neighbourhood Managers will be proactively visiting customers during the year to better understand their needs and aspirations and to check in from a wellbeing perspective.

We would encourage more customers to be involved with BHA as we further develop our customer engagement framework through our Customer Voice Group.

There are many opportunities to share your views on current services and to shape improvements for the future, so please contact info@berwickshirehousing.org.uk if you are interested in being more involved.

We acknowledge that we need to improve many of our services including repairs and maintenance. Over 2023/24, we will be considering options on how best to deliver this service in the future as we seek to improve the customer experience.

We will review different operating models to ensure our future plans will improve the current service and overall experience for customers.

BHA's BeFriend and BeWell services make a huge impact to those that receive them. This year, we will seek to secure more funding to ensure these services can continue into the future.

In addition, we will also look to further improve how we measure the overall impact of our work across local communities by developing a social impact report.

Asset

You may be aware from previous communications that we have recently refreshed the information and data we hold on the condition of our existing homes. This data will influence our asset investment plan which will set out how and when we invest in improvements to your home. Once the plan is developed, we will share this information with you.

The asset investment plan will be a key component of a new Asset Management Strategy which we will develop during the year. Other considerations within this strategy will be future new build developments, options for garage sites and buying homes for sale on the open market as an alternative to new build to increase the number of homes we own and rent.

Developing a BHA standard and specification for key components of our homes (for example, kitchens and bathrooms) is also a key priority for 2023/24. Customers will of course be involved in developing these standards. Keeping our customers safe by making sure all relevant checks are carried out in a timely manner (for example, gas safety) is a key priority. During the year, we will review our approach to these matters and seek to strengthen our current practice.

People

A key priority for 2023/24 is to build on our current health and wellbeing offer to colleagues so they can access any support they may need to successfully carry out their roles.

We will complete our first colleague culture survey via our new “Hive” system to ensure colleagues feel supported and have the necessary training and tools to do their job well. The survey results will provide us with a baseline on which to compare future feedback and scores.

We will be developing a new talent management framework during the year to ensure we have robust succession plans in place.

In addition, we will launch a new leadership development programme with the support of an external specialist.

Strength

A key priority for the year is to achieve Cyber Essentials Plus as we continue to strengthen our approach to mitigate against the risk of a cyber-attack.

We will review our treasury arrangements and start to develop a longer-term plan relating to this. This refers to how we lend money and pay back our lenders.

In terms of Health and Safety, we will review current arrangements and seek to strengthen our approach to further mitigate any risks in this area.

A Board development plan will be created based on the outcome of a skills audit. This will support the development of succession planning within key Board roles.

During 2023/24, BHA's Board will explore their strategic options to identify whether we can strengthen the organisation and do more for customers by working differently in partnership with other organisations.

As you can see there is lots still to do but I am proud of the progress we have made during the year 2022/23 and of the achievements outlined in this report.

I'd like to thank the BHA Board, customers, colleagues and key local partners for their support during what has been a challenging time.

I hope you enjoy reading the report.

THE YEAR IN NUMBERS

Here are the important numbers that demonstrate how BHA performed in 2022/23



73.7 % customers satisfied with the quality of their home



74.7 % customers feel their rent is good value for money



80.4 % customers feel they're kept informed of services and decisions



66.3 % customers satisfied with BHA's contribution to the management of their neighbourhood



68.1 % customers satisfied with opportunities to participate in BHA's decision-making process



79.5 %

**Overall
Customer
Satisfaction**

Satisfaction levels are based on the responses from 721 customers. This represents 38% of social housing tenancies.



840 repairs carried over
from 2021/22



373 pre-work inspections



680 post-work inspections



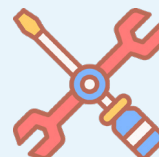
3.9 hours to complete
emergency repairs



20.6 days to complete
non-emergency repairs



78.1 % repairs
'Right First Time'



6,825

Repairs completed



989

**Emergency repairs
completed**



5,834

**Non-emergency
repairs completed**



8.2 % of lettable homes became vacant



0.6 % of rent lost through empty homes



25.2 days to re-let homes



98.8% rent collected as a % of rent due



4.2 % gross rent arrears*



9 abandoned homes



9 court actions



24.6 % tenancy offers refused



178

New tenancies accepted

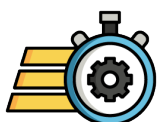
*Gross rent arrears refer to the rent due for the reporting year and include current and past customers' arrears, as well as those which have previously been written off.



15,620 calls received



95.8 % customer calls answered



91 % customer calls answered within 30 secs



82.4 % of anti-social behaviour cases resolved



194 complaints received



74 compliments received



*** 58%**
of our housing stock meets the
Scottish Housing
Quality

*Our SHQS compliance figure is low at 58% mainly due to delays with our electrical checks programme which only recently became part of the SHQS return. We have now nearly completed our electrical checks. 98% completion at the time of finalising this report.

REPAIRS

We began the year still addressing the after effects of Storm Arwen and the challenges it created, carrying forward over **840 repairs** from 2021/22 into 2022/23.

We appreciate some customers may have been waiting longer than usual for repairs to be completed as we've worked through the backlog. We know that our repairs service is one of the most important services we provide to customers. It's therefore important we detect issues and respond appropriately.

Improving our repairs service is a key priority as we know we're not where we need to be.

Early feedback from our Customer Voice Group and from customer satisfaction surveys tell us we need to get better at communicating about the status of repairs, ensuring we meet appointments, and complete repairs right first time.

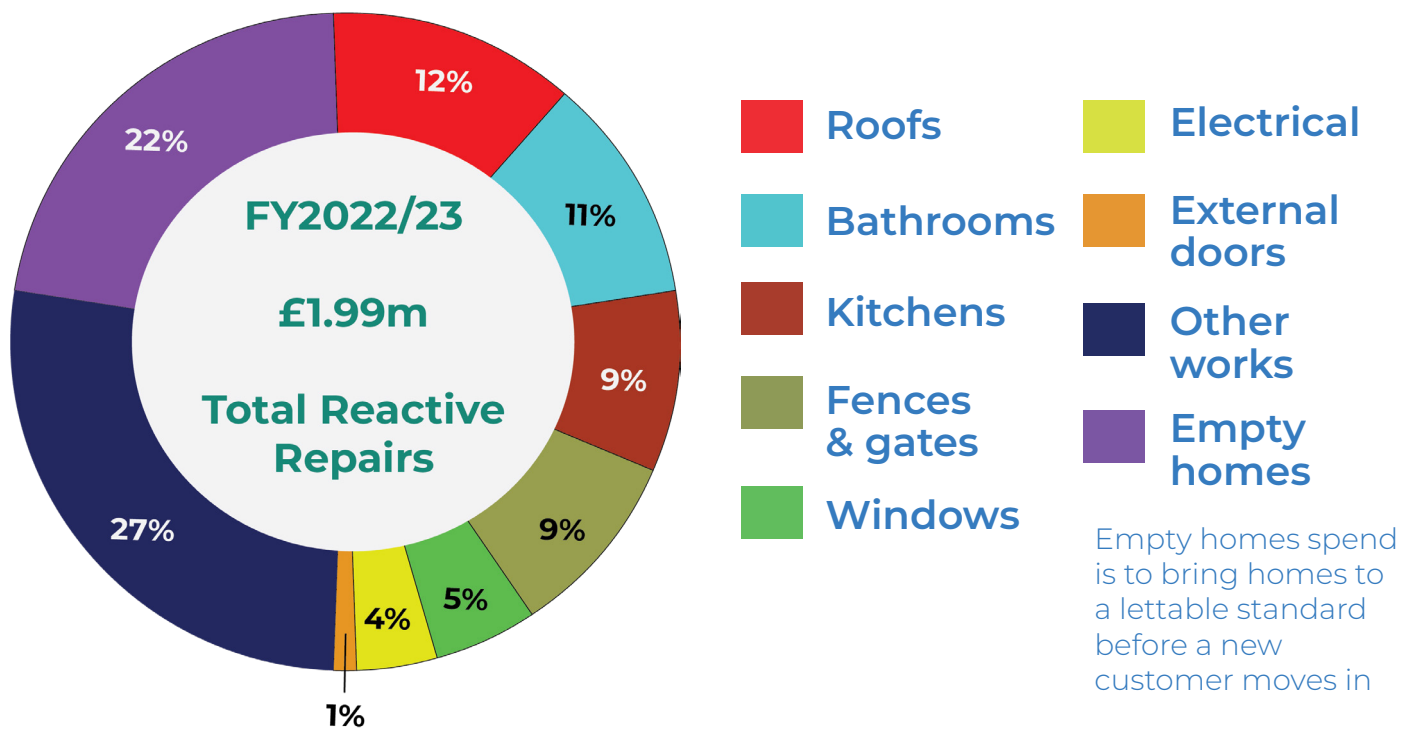
Our teams are reviewing ways in which we can improve the customer experience, ensuring that we do what we say we will do every time.

We successfully completed **6,825 repairs** during the year. Our non-emergency or routine repairs took an average of **20.6 days** to complete.

During the year, there was greater emphasis on pre-work and post-work inspections. **373 pre-work inspections** were completed, providing us with valuable insights into the repairs needed. **680 post-work inspections** were completed to ensure completed repairs met our quality standards.

Throughout the year, we have been streamlining internal processes, meeting regularly with our contractors and working more closely, internally and externally, to enable us to better understand customer expectations and what they feel requires further improvement.

More pre and post inspections has enabled our teams to monitor quality and satisfaction with completed works. This is just one way we can continue to monitor standards and ensure we continue to proactively identify areas for improvement.



Spend on reactive repairs by repair type



£227,861
Roofs



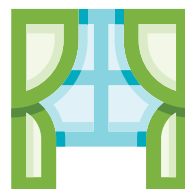
£214,951
Bathrooms



£183,309
Fences & gates



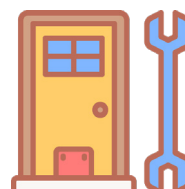
£183,027
Kitchens



£95,534
Windows



£88,362
Electrical



£23,226
External doors

INVESTMENT

Investment in existing homes requires careful planning and a detailed understanding of what improvement work is required. It's all about making your living spaces even better!

Just as you might decide to give your home a fresh coat of paint or tidy up your garden and outdoor spaces, we do similar things on a larger scale. We look at the condition of each home and create a plan for improvements. This could include things like; making sure your home stays cosy and energy-efficient, updating the plumbing and electrical systems to keep everything running smoothly, and even adding new features.

Our goal with this planned investment is to make sure you have a comfortable and pleasant place to live, with all the modern comforts and safety features you need. It's our way of taking care of our homes and the people who live in them.

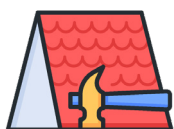
Throughout the year, we've enhanced the way we invest in our existing homes. We've taken this opportunity to carefully assess our procedures, aiming to provide even more efficient and successful delivery of our investment plans for 2023/24 and beyond.

This approach involves optimising our knowledge about the condition of our homes, combined with local insights and expertise, to shape our future project plans.

The Asset Team and Business Support Team have collaborated closely to figure out how much is required to improve your homes and the most effective methods for programme delivery. This includes strategies to select contractors that offer the best value for money and ways to oversee these contracts to maintain expected quality standards.

Over the last year, we have contributed the following investment and improvements to your homes :

Planned programme carried out in 2022/2023



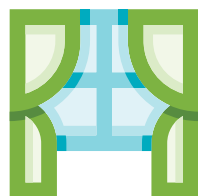
3 roofs at Duns Rd, Church Hill & Duke St
(benefitting 8 homes)



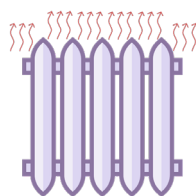
Stonework at Ayton Clock tower



28 bathrooms installed



61 window replacements



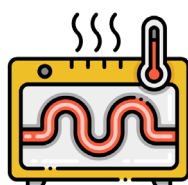
67 heating upgrades



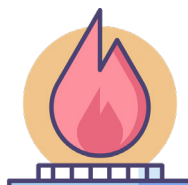
737 EICR (Electrical safety)



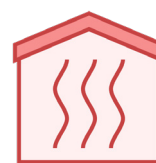
18 kitchens installed



27 ASHP installed



1068 gas services



31 heating upgrades (Boston Court)

One of our top priorities at BHA is to ensure customers remain safe in their homes. Last year, we carried out a review of the compliance function alongside a review of the policy framework in this area. We regularly review, maintain and improve key areas around; gas safety, water hygiene, lifts, electricals, fire safety, asbestos and all mandatory servicing in your homes.

Last year, there was a strong focus on electrical safety and BHA worked with a number of local and national contractors to ensure work was progressed in this area.

BHA's Asset Team is committed to ensuring we utilise the resources we have available to the best advantage for our customers whilst meeting the challenges brought by cost of living and net zero/ decarbonisation.

NEIGHBOURHOOD SERVICES

There was an increase in demand for homes in Berwickshire in the past year with an average of **71 applications** for each home. We commenced **178 new tenancies**, comprising of **21 transfers** to existing customers, **73 homeless referrals**, **84 general housing** applications and carried out **11 mutual exchanges**.

Garden Competition

During the year, we facilitated the competition for 'The Best Garden' and 'The Most Improved Garden'.

There were two prizes for each category and our estate contractor, Nurture, kindly matched the prizes which enabled us to recognise both winners and runners up.

Lisa Sinton of Eyemouth won best garden while Susan Dalglish of Coldstream was the runner up.

In the most improved garden category, Debbie Rendell of Leitholm came up top with Lucy Anderson of Eyemouth being the runner up.

The competition will run again in 2023.



Debbie Rendell's Garden



Lisa Sinton's Garden

Estates

It is important our estates are well maintained, safe, clean and tidy. However, now and again, we do experience flytipping. Our Neighbourhood Operative responds quickly to incidents like this as soon as we are made aware. Flytipping is an offence and we will always investigate it in conjunction with Scottish Borders Council.

Skip and Scrap

Skip and Scrap is a BHA initiative to help keep estates tidy and to discourage flytipping. We know that some people do not have the means to transport items to the local recycling centres and that uplifts can be costly.

Each year our Neighbourhood Managers arrange a series of Skip and Scrap events in our local areas. If there is an event in your area, we will contact you in advance to let you know. We are unable to cover all areas each year but will try to cover as many areas as possible. The events are always well received and can make a real difference in the community.

Estate Walkabouts

We launched the role of Neighbourhood Manager in April 2022 and for the last year, these Managers have conducted walkabouts in their local area. These walkabouts have helped us better understand the needs of our customers as well as communicate the work of BHA.

Moving forward, we will be publicising these days on our website and social media.



SOCIAL INNOVATION

At BHA, we work with others to identify the needs of customers and the wider community and design solutions that support those needs. During 2022/23, we have delivered a range of services and programmes that have been created to improve the wellbeing of individuals and the communities in which they live.

BeFriend

In November 2022, BeFriend celebrated its 10th anniversary with an event which was attended by befrienders, befriendees, local councillors as well as partner organisations.

Hosted by BHA's Chief Executive and Chair, the event featured a video of BeFriend's activities which brought to life the impact the service has on its beneficiaries. Those attending the celebration enjoyed an afternoon tea and the opportunity to view an exhibition on the history of BeFriend.



Moira, BeFriend's longest standing volunteer (since December 2012) joined us at the event. Over the years, Moira has befriended 15 people, both BHA customers and other Berwickshire residents. She shares,

“Volunteering with BeFriend has been a pleasure, despite the occasional challenges. I would recommend volunteering with BeFriend to anyone who wants to help others.”



90

Befriendees

23

Volunteers



BeWell

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

This service is operated by Penumbra, a leading mental health charity which supports adults and young people around Scotland, including the Borders. The project has been funded by BHA with continued support from the SPA Community Benefit Fund and the Lintel Trust.

BeWell continues to provide valuable support to BHA customers who are at most risk of premature end of tenancy.

Mental health, addiction and disability are the dominant underlying issues at referral. Several cases of hoarding are being managed alongside more intensive support for some younger people including those who have left the care system to take up their first tenancy. The project has engaged around 60 BHA customers since it began in November 2021.

During the year, BeWell was successful in securing £46,600 from the Community Mental Health and Wellbeing fund. This means BeWell is fully funded until June 2024 and can expand the scope and reach to support young people with their first tenancy.

We were delighted that BeWell was nominated for two national awards in both housing innovation and social value last year.

BEAM

The BEAM (Borders Employment Support & Mentoring) Project brought together a partnership between the Borders Housing Network (BHN), the Wise Group and Borders College. The aim of BEAM was to help remove barriers to employment for those who are economically inactive or long-term unemployed and living in social housing across the Scottish Borders.

Launched in January 2022 and concluded in October, the programme was led by the Wise Group and offered local community-based advice and support, and links to local services and providers.

By end of October, BEAM actively engaged around 50 participants and 23 people have successfully moved into employment or self-employment as a result of the programme.

Although not a specific aim, the project has moved more people into employment than expected, alongside several other positive outcomes through tailored support.

Berwickshire Alliance and Borders Community Action

BHA is a founding member of the 'Berwickshire Alliance' consisting of a group of like-minded community organisations who work closely towards a unified and co-operative approach to community developments, including joint funding initiatives.

Co-ordinated by Berwickshire Association for Voluntary Service (BAVS) it is hoped this partnership can evolve towards cumulatively attracting large scale funding to support local community groups and initiatives.

BHA will continue to support the Alliance as it develops to strengthen partnerships across Berwickshire. BHA is also forging close links with

Borders Community Action, the new Borders Third Sector interface agency which commenced in April 2023.

Community Support Project

During the year, BHA received £25,000 from the Community Anchor Fund managed by the Scottish Federation of Housing Associations (SFHA) and funded by the National Lottery, to support the Berwickshire Community Support Project.

The key aim of the project is to ensure local foodbanks and larders are supplied with resources that support a 'cash first' approach.

BHA will continue to access new funding where appropriate to support our customers and communities with cost of living and energy crisis support.

Scottish Government (SG): Fuel Poverty Support Fund

The rapid increase in wholesale energy costs and the energy price cap has contributed to the rising cost of living that is impacting our customers.

These rising rates of fuel poverty will likely continue throughout 2023 and severely impact the poorest and most vulnerable BHA customers. The energy price guarantee has mitigated some of this impact, although energy costs are still more than double what they were this time last year. This guarantee has now ended, resulting in loss of £67/month per household but the energy price cap is expected to fall from July. This will reduce energy costs although prices will still remain higher compared to the same period in 2022.

Since March 2021, Borders Housing Network (BHN) - BHA, SBHA, Eildon, Waverley Housing Associations - have been able to secure Scottish Government's (SG) Fuel Support Funds to help mitigate the rise in domestic energy costs.

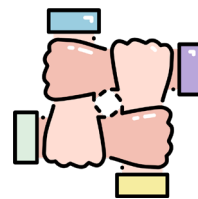
BHA received £80,200 from SG Fuel Support. The funds received will enable ChangeWorks to support 200 customers who have Air Source Heat Pumps (ASHP's) and those who need intensive support with fuel costs. BHA now has access to a Warm and Well Advisor. This role is hosted by SBHA and is funded by Scottish Borders Council (SBC) Cost of Living Fund for 12 months.

Reducing fuel poverty will remain at the forefront of tenancy sustainment efforts in the coming year.

Here are some outcomes from last year relating to our fuel poverty work:



£41,263 spent to reduce large fuel debt (average £503 per household)



82 customers supported

615 Fuel Bank vouchers disbursed



779 adults and **386** children supported

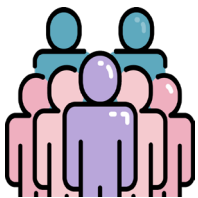


Impacts

Some of the wider impacts associated with our tenancy sustainment efforts over the year are shown below :



373 customers
referred for tenancy
sustainment support



1,165 people
supported with **615**
Fuel Bank vouchers



187 welfare benefit
cases



189 food parcels
distributed



£674,979 total
benefits gained

Social Value

BHA continues to measure the 'social value' of funded initiatives through the HACT social value toolkit. This will enable comparison between various initiatives alongside a measurement of Social Return On Investment (SROI). Whilst this does not reflect all the outcomes from each project, measuring social value in the same way as other Housing Associations will highlight the added value of social housing across Scotland.

A key priority over the next year is to work with BHN on social value reporting across all four Housing Associations and to further develop our overall approach to social value.

Thank You

BHA has secured over £600k of external funding in the last three years. These funds support a range of projects such as BeFriend and BeWell, as well as fuel support and crisis funding for community organisations during the Covid pandemic. We are grateful to the Scottish Federation of Housing Associations who had advocated for the social housing sector in securing some of these national funding streams on our behalf and to all other funders who have supported our initiatives.

FINANCE

The financial year 2022/23 has been characterised by high inflation and high interest rates. Annual Retail Price Index (RPI) has remained above 11% across the year and Consumer Price Index (CPI) has also been above 10% for much of the year. Against this backdrop of significant financial volatility, it was challenging to deliver all our financial plans as set out at the start of the year. Despite this we invested £2.6m in upgrades to our homes and a further £3.0m on responsive repairs and planned maintenance.



92%

**Operating Expenditure
went into the
management,
servicing, and general
upkeep of our social
housing stock**

Our total turnover for 2022/23 increased by 6.4% when compared to last year. The biggest proportion of our income relates to rental and service charges received in relation to our homes, representing 82% of our total turnover.

The remainder is made up of items such as; gift aid from BHA's subsidiary BHA Enterprise, 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.

Out of £5.7m invested in our homes, £2.6m was capital in nature so has been recorded in the housing properties asset value on the statement of financial position.

A large amount of the spend, over £1.5m, was related to energy efficiency upgrades we are required to make to meet the Energy Efficiency Standard in Social Housing. These included window replacements and heating replacements and upgrades.

Our Reactive Maintenance expenditure was higher than anticipated due various factors including; backlog repairs as an after effect of Storm Arwen, contractual inflationary increases and increased customer demand.

We completed 28 new homes at our Springfield development in Duns during the year and have a further phase on site due to be completed in Summer 2023.

All these works, along with our investment in existing homes, increases the value of our housing properties in the statement of financial position, as demonstrated in the table on the next page.

We receive a housing association grant from the Scottish Government, which funds a proportion of each



£5.7m

**Spent on the
investment in,
maintenance of, and
repairs to, our homes**

new home 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 home 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 homes were transferred from Scottish Borders Council to BHA, and we also have our loan facility in place with RBS, an Allia bond and a newer facility with Nationwide which is being drawn upon to fund our on-going development and investment activities.

Statement of Financial Position (Summary)

	2023	2022
	£000	£000
Housing properties	91,893	89,236
Other fixed assets	209	197
Investments	-	-
	92,102	89,433
Current assets	1,979	2,336
Creditors: amounts due in one year	2,602	3,188
Net current liabilities	(623)	(852)
Creditors: amounts due in more than one year	29,258	28,414
Deferred income	20,389	18,901
Pension deficit	334	-
Net assets	41,498	41,266
Capital and reserves		
Revenue reserves	18,428	18,196
Revaluation reserves	23,070	23,070
	41,498	41,266

Statement of Comprehensive Income (Summary)

	2023	2022
	£000	£000
Total Turnover	11,491	10,044
Turnover from social lettings	9,909	9,368
Turnover from other activities	1,582	675
Total Operating Expenditure	9,831	9,108
Management & maintenance administration costs	3,202	3,695
Depreciation of housing properties	2,442	2,240
Service costs	251	165
Planned and cyclical maintenance	1,158	1,051
Reactive maintenance	1,990	1,377
Bad debts - rent and service charge arrears written off	52	46
Impairment of housing	126	-
Wider community activities	332	199
Other activities	278	335
Operating Surplus	1,660	936
Net interest payable and other non-operating costs	935	664
Net Surplus for the year	725	272

How We Spend Your Pound

£1

	FY22/23	FY21/22
Upgrades to Homes	25p	26p
Salaries	19p	24p
Reactive Maintenance	19p	14p
Planned & Cyclical Maintenance	11p	11p
Overhead Costs	11p	13p
Loan Interest	8p	6p
Community activities	3p	2p
Service Costs	2p	2p
Housing Management	1p	1p
Other Costs	1p	1p

Upgrade to Homes

The cost of replacing and renewing larger elements of our homes, such as new kitchens and bathrooms.

Reactive Maintenance

Emergency, urgent and routine repairs that cannot be predicted or cannot wait until the next cycle of planned maintenance.

Planned and Cyclical Maintenance

Costs to maintain our homes which can be planned or contracted for, and happen on an agreed cycle (e.g. annually). These costs include such things as gas servicing, lift servicing, electrical safety testing, and other such cyclical inspections and service contracts.

VALUE FOR MONEY

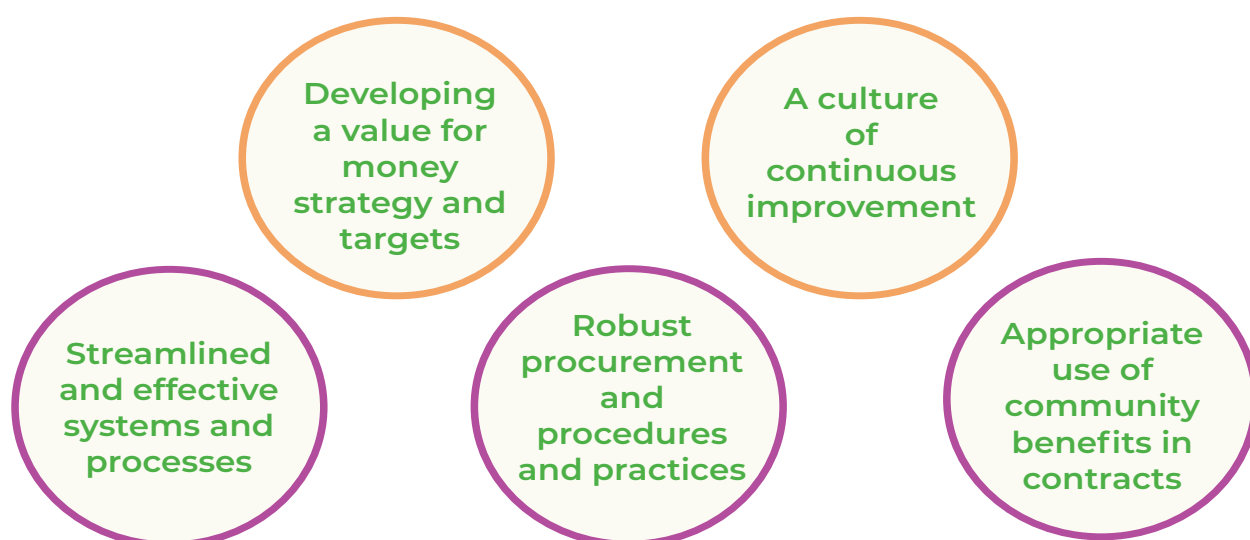
Value for money is about maximising value from the income we receive and investing it responsibly by balancing quality and costs. We approach value for money by striving to maximise the use of each pound spent to deliver our vision and strategic aims.

All those with budgetary responsibility assess value for money when setting annual budgets and when approving any expenditure within the Association. In addition, team BHA ensures they consider value for money in all that they do, through economy, efficiency and effectiveness.

We compare how much we spend and what we spend it on with other similar Housing Associations, and this information, alongside analysis of our own performance results and customer satisfaction levels can help us change and adapt how we do things to ensure value for money is achieved.

There are always areas 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:

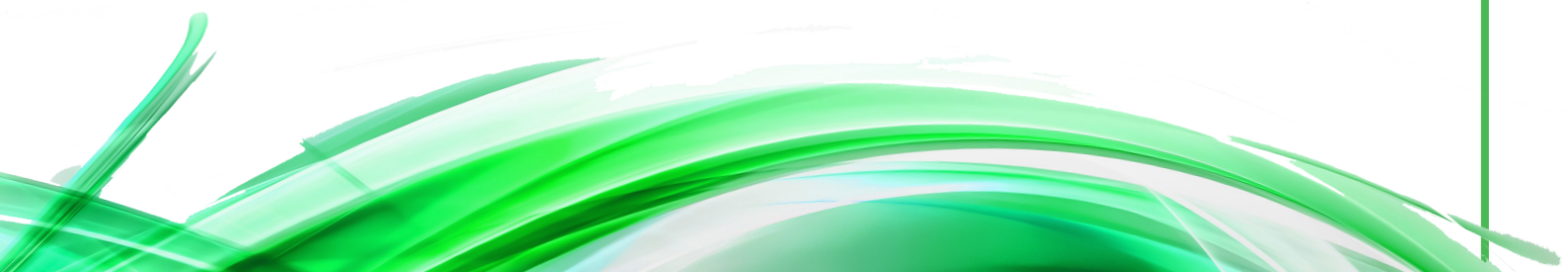


PROCUREMENT

Our procurement policy clearly sets out the levels at which some form of procurement exercise should be undertaken to ensure the best price/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/or services through existing frameworks.

We are constantly seeking to improve how we procure goods and/or services to ensure best value for BHA and the communities within which we work. We also continue to develop our partnership working to create joint procurement opportunities where possible, which can sometimes deliver increased value for money.



DEVELOPMENT

Value for money has continued to be a challenge during the year with costs continuing to be higher than pre-covid times.

Developing more new build housing to meet the significant levels of demand in the community remains a key aspiration whilst balancing the investment needs of our existing homes.

We completed the development of 28 homes at Springfield Phase 2 and 2023/24 will see further completions.

Springfield Handover May - September 2022



2-bedroom Flat
4 units



**2-bedroom
Semi-detached**
7 units



**3-bedroom
Semi-detached**
17 units



NEW FACES

In the last year, BHA's Board welcomed three new members, Carolyn Wood, Karen Featherstone and Brian Devlin. They bring extensive experience in social housing and the public sector. We look forward to their contribution in the coming months and years.



Carolyn Wood,
Director of
Programmes at Oasis
Community Housing



Karen Featherstone
Director of Assurance
Places for People
(Uk wide).



Brian Devlin
Consultant
BD-Consulting,
Coaching & Advisory
Services

CUSTOMER VOICE GROUP

Our recently formed Customer Voice Group meet monthly to provide regular feedback on BHA services and processes. This helps influence the way we develop our range of services within the local community. Their roles include;

Getting involved in projects around the organisation

Closely examining performance and helping find ways to improve services

Reviewing services, policies and processes, and tracking progress to make sure we're keeping our promises

The Group works alongside key members of Team BHA and has a direct link into our Board Members and the Executive Team.

THE YEAR IN PICTURES

BHA renewed its commitment to CIH's 'Make A Stand Pledge' on Domestic Abuse along with the other Housing Associations as part of BHN



Launch of new service model to improve BHA Customer Experience

Phase two of Springfield development, 28 homes, was completed



THE YEAR IN PICTURES



Abundant Borders volunteers working on BHA's Duns Community Garden



BHA Customer Consultation session at Coldstream Community Centre



BHA BeWell was shortlisted for two
awards by Chartered Institute of
Housing and Go Awards Scotland



BHA Alertacall
was a finalist
at the
Housing Digital
Innovation
Awards



THE YEAR IN PICTURES



BHA BeFriend
celebrated
its 10th
anniversary

