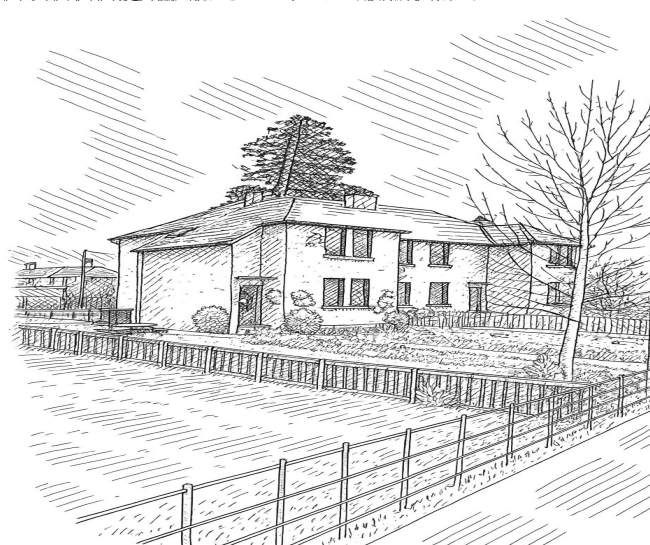


CUSTOMER ANNUAL REPORT

2024/25



To Realise the Power of **Home**



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WELCOME BY CHAIR

Raising the bar on customer experience, homes and services



This is my first year as Chair of Berwickshire Housing Association (BHA) and I'm pleased to introduce our Customer Annual Report for 2024/25 which highlights the progress we've made during the year and our performance during the year. The report will also set out BHA's priorities for the year 2025/26.

We remain focused on providing good quality homes and services, and working in partnership with others to ensure our neighbourhoods are great places to live.

You may be aware from previous updates that, in January 2023, BHA's Board approved the organisation's strategic framework which includes our vision, values and strategic aims.

BHA's vision, "To Realise the Power of Home", acknowledges how our core purpose of providing affordable homes provides the foundation for people to develop and flourish in other aspects of their lives. At BHA, we believe everyone has the right to a high quality, safe and affordable home, and a good quality of life. BHA's current plan ensures that we're enabling both of these outcomes for our customers.

Our values underpin how we work as we nurture a healthy, forward thinking organisational culture which puts customers at the heart of what we do. Our values are: Brilliant Basics; Embrace Change; Learn and Grow; and Inspire Together.



Hugh Carr

Brilliant Basics – Doing what we say we'll do, communicating well, taking a person-centred approach in our dealings with customers and colleagues, taking ownership and accountability.

Embrace Change - Actively supporting and embedding change, being flexible and adaptable, a commitment to continuously improve and actively seek best practice.

Learn & Grow – A willingness to participate and learn, support the learning and wellbeing of others, providing learning and development opportunities.

Inspire Together – Collaborate internally and externally, being approachable, helpful and kind, being non-judgemental, displaying emotional intelligence.

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.

BHA's [Five-Year Business Plan](#)

2023-28 is available on BHA's website alongside a review of Year 1 and 2 and priorities for Year 3 2025/26. A summary of progress made during Year 2 2024/25 can be viewed [here](#).

Highlights from 2024/25

We continue to work with customers to get the basics right in the core business as we strive to deliver an outstanding experience to customers. During the year, the Customer Scrutiny Panel was involved in reviewing two of our key services - repairs and allocations. Their feedback and recommendations are included in the scrutiny action plans which are monitored and reviewed by the Scrutiny Panel and BHA's Operations Committee.

Performance against core business plan targets such as rent collected and void rent loss remain strong and many areas of customer satisfaction have improved, however, we want to do more and improve further.

Customer safety is of paramount importance to us here at BHA and all critical checks and services were delivered in line with statutory and regulatory requirements during the year. These checks include gas servicing, electrical checks, and fire safety checks amongst others. We'll continue to prioritise these vital checks.

BHA's approach to dealing with damp and mould has been a key area of focus during the year and our response to this issue has been further developed and embedded. We've seen a continued high demand for repairs across the year and our new repairs arrangements are bedding in well to meet this demand. However, we do not rest on our laurels and know we've more to do to make this service even better.

Good progress has been made with the Customer Connect Visits where frontline colleagues meet BHA customers in their homes, to update personal information to enable us to adapt our services to meet individual needs, check in with customers and review the condition of the homes.

BHA's BeFriend and BeWell services continue to make a huge positive impact on customers who may feel lonely and isolated and those who need support with their wellbeing.

The Neighbourhood Team works alongside the Tenancy Sustainability Team to support customers to maximise their income and keep any rent arrears to a minimum.

BHA's new [asset management strategy](#) has been developed during the year and is available for review on the website. The strategy seeks to set out our priorities for new and existing homes and provide a framework for future asset investment decisions.

Whilst we've not built any new homes during the year, a future plan for additional housing supply is now in place and we hope to commence building again during 2026/27.

With regards to our people, we've continued to invest in our leadership and management development programmes as well as providing a range of learning and development opportunities for all colleagues.



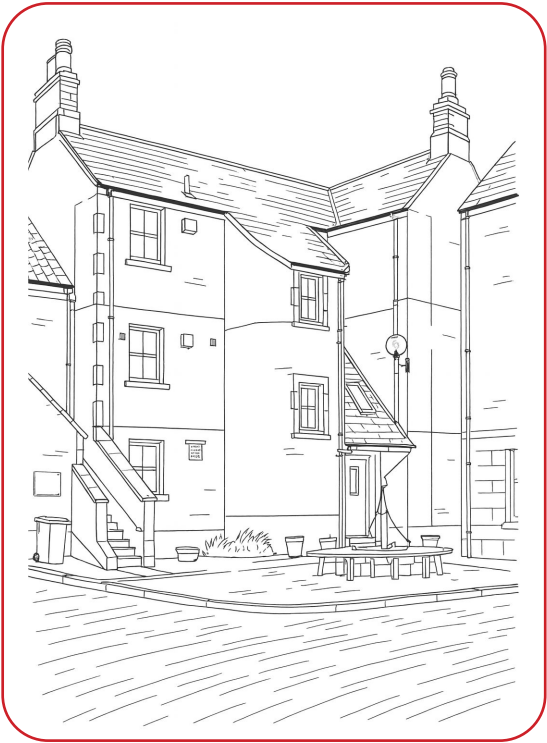
During the year, the Board approved a new colleague volunteering policy which enables Team BHA to support local communities and local organisations by volunteering their time – up to two days each across the year.

It's important that BHA has a strong Board to ensure effective governance and we were delighted to welcome several new members onto the Board during the year. Further details are provided later in the report.

These are just a few highlights from the year and much more information on performance and progress during the year is contained within the report.

I would like to thank everyone who has contributed to the progress made over the year, whether that be involved customers, Team BHA, key partners and the BHA Board. Your passion, enthusiasm and commitment is appreciated.

I hope you enjoy reading the report. ”



CHIEF EXECUTIVE'S REPORT

Staying committed to continually improving the homes and services we offer to customers



We've continued to make progress during 2024/25 in terms of improving homes and services, investing in communities, supporting customers to manage their home, developing our future new build plans and welcoming new colleagues and Board Members to Team BHA. In addition, we've further developed our knowledge and understanding of customers through the 'customer connect visit' programme.

Many performance indicators have improved when compared to last year and these results along with other achievements are shared within this report. However, we know there is much still to improve on and therefore we have set some clear priorities for the year 2025/26 which I'll share in this section of the report.



Michelle Meldrum

Customer-To Deliver an Outstanding Experience for Customers Providing Quality Homes and Services

To consistently deliver an outstanding customer experience at every interaction.

- Finalise the suite of “Toolkits” which will support the teams to deliver a consistent level of service and experience to customers.
- Finalise and consult on BHA Service Standards which reflect customer priorities.
- Supported by an external facilitator, deliver customer experience training to all frontline colleagues.
- Implement the findings from the complaints review.

To create a strong assurance framework across BHA's operations.

- Embed and review the monitoring processes implemented during the previous year.

An Active Listening Organisation

Further develop our understanding of our customers through building strong relationships.

- Complete the Customer Connect visit programme.
- Arrange in-person customer engagement events across Berwickshire during the Yr 2025/26.
- Continuously review customer feedback and data to improve service and overall experience.

Continue to provide a range of opportunities for customers to get involved.

- Support the Customer Scrutiny Panel to embed their work and carry out new reviews.
- Remind customers of the options to get involved via a communication campaign.

An Accessible Organisation

Continue to provide choice for customers in terms of how they access services.

- Improve use of customer data relating to personalised communication methods.

An Enabling Organisation

To expand and sustain the tenant sustainability and support offer.

- Explore new external funding streams to provide additional services to support customers.
- Maximise partnerships and joint working opportunities to achieve value for money in this area.
- Maximise value from community benefit resources to assist tenancy sustainment.

Further develop social value measures to capture wider impact.

- Build on current position and explore options and tools to further develop this area.

Asset

Further Develop the Strategic Approach to Asset Management

Finalise BHA's Asset Management Strategy and Investment Plan.

- Obtain approval and deliver on the new Asset Management Strategy.
- Complete the options appraisal on garage sites and develop recommendations.
- Complete the options appraisal on commercial properties and develop recommendations.

Keeping Tenants and Residents Safe

Continue to ensure full compliance with all statutory and regulatory requirements.

- Ensure progress of Compliance Action plan is in line with expectations.
- Assess the opportunities for compliance to become more system managed.

Focus on Quality

To ensure we've an efficient and effective repairs service and planned approach to investment.

- Consult on BHA customer service standards in relation to the asset/repairs agenda.
- Continue to develop a BHA Standard to ensure our homes are maintained to consistently high standards.
- Implement the rolling programme of stock condition surveys.

Meet Future Housing Need

Further develop BHA's future housing supply programme.

- Undertake an options appraisal to determine the most appropriate delivery model, minimising risk to BHA and ensuring high quality homes are delivered.
- Develop future new build programme and gain Board approval.
- Review other new supply opportunities for example, acquisitions.
- Develop partnerships, where appropriate, to ensure we maximise value for money.

People

A Learning Organisation

Continue to develop our people and strengthen BHA's succession plan arrangements.

- Further embed BHA's People Framework (e.g. one to ones, personal development plans.)
- Implement next phase of leadership and management development programmes.
- Implement values-led recruitment processes.

Culture

Further embed BHA's values and nurture a positive organisational culture.

- Complete Review of Colleague Handbook.
- Work towards becoming a Real Living Wage Accredited Employer.
- Continue to offer a range of engagement and consultation opportunities.

Health and Wellbeing

Continue to promote a proactive approach to Health & Wellbeing.

- Continue to provide a wide range of interventions which support the health and wellbeing of BHA colleagues.
- Continue to review colleague feedback on the interventions and change and improve where appropriate.

Strength

Achieve Value for Money (VFM)

Ensure value for money and continuous improvement is embraced across BHA.

- Review Value For Money (VFM) Policy.
- Embed new performance management framework across BHA.
- Carry out service charge review.

Enabling Technology

Ensure I.T. is an enabler, supporting delivery of business plan objectives.

- Develop data project including key workstreams and milestones.
- Review current virtual desktop solution and associated Windows 11 migration.
- Procure and replace all frontline laptop/tablets.

Treasury Management

Have a long-term treasury strategy in place.

- Finalise pathway for refinancing.
- Develop long-term financial strategy.
- Re-tender Treasury Advisors in light of revised plan.

A Strong & Sustainable Organisation

Ensuring BHA is positioned to meet current and future business requirements.

- Continue to appraise strategic and operational partnership opportunities.
- Develop a Business Improvement Framework to improve effective working within the organisation and identify more efficient ways of working.

Governance

Ensure robust governance arrangements are in place which evolve with the business.

- Improve approach to Board appraisal and effectiveness.
- Refresh Board succession plans.
- Review approach to risk management and risk reporting.

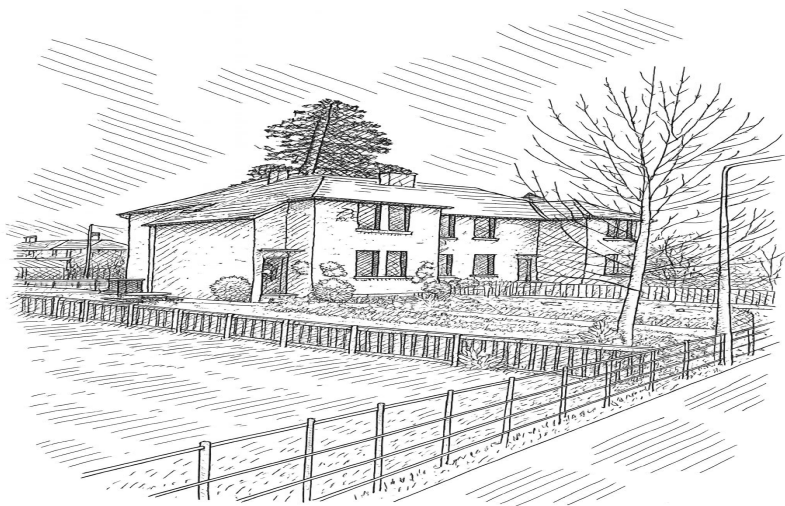
As you can see, there's still lots to do but we're committed to continually improving the homes and services we offer to customers.

During 2025, we'll celebrate BHA's 30th anniversary and as part of this, we're organising several in-person community events. I hope to see you there.

I'd like to thank all involved, customers and my colleagues for their hard work and contribution over the year. In addition, I'd like to thank the BHA Board and key local partners for their ongoing support.

I hope you enjoy reading the report. ”

Michelle Meldrum



YEAR IN NUMBERS

2024/25

Scottish BHA
Average FY2023/24

All figures relating to customer satisfaction have been rounded to the nearest whole number



71%

Feel your rent is good value for money



82% 71%

67%

Satisfied with the quality of your home



85% 61%

75%

Feel you're kept informed of services and decisions



90% 77%

84%

Satisfied with These Homes experience

84%

Satisfied with standard of home when moving in

72%

Satisfied with repair services



87% 69%

73%

Satisfied with management of your neighbourhood

84% 72%

67%

Satisfied with opportunities to participate in decision-making

86% 69%



Repairs Right FIRST Time

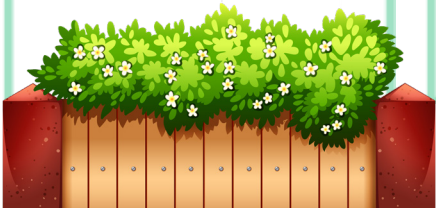
87.2%

Scottish BHA
Average FY2023/24

88% 83.5%

7600

Repairs
completed



1331

Emergency
repairs
completed

6269

Non-
emergency
repairs
completed

3.2

hours to complete
emergency
repairs

3.9hr 3.2hr



7.2

days to
complete non -
emergency
repairs

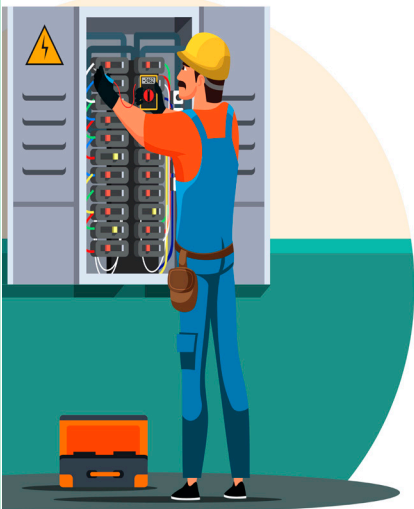
9.1d 9.3d

762

Pre-repair
inspections

675

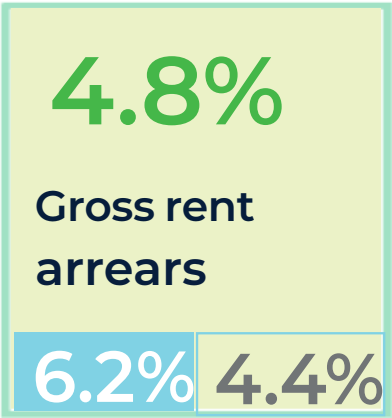
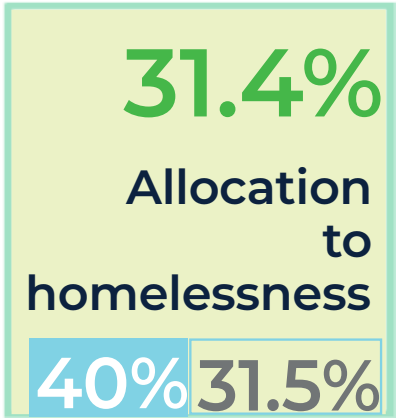
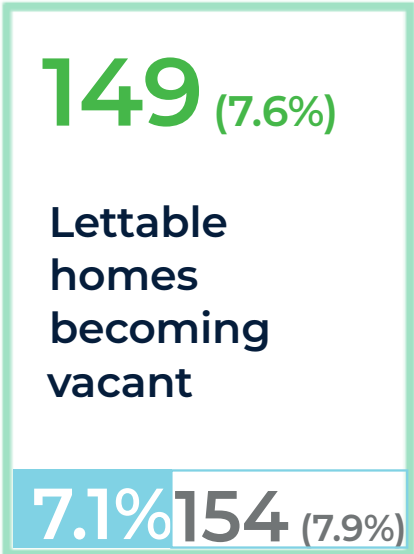
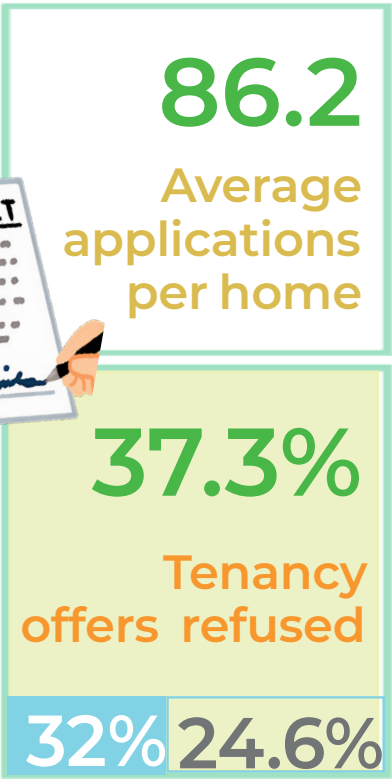
Post-repair
inspections

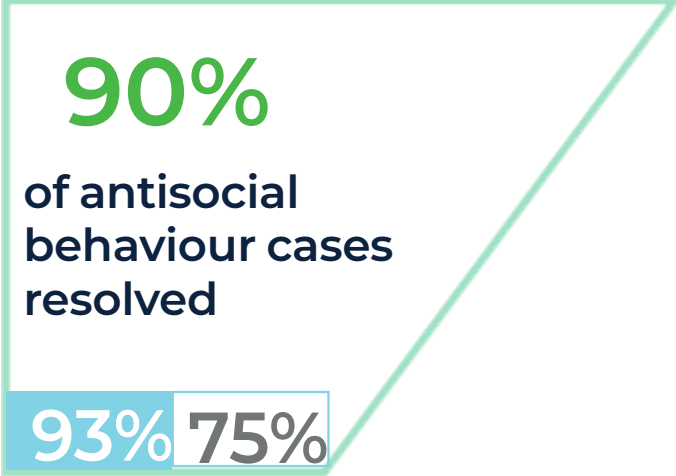
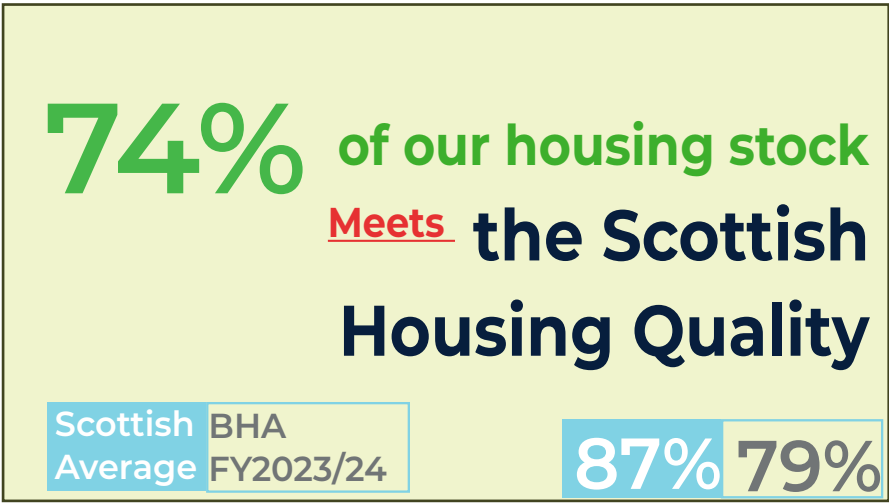




Scottish Average BHA
FY2023/24

164 New Tenancies Accepted





REPAIRS & ASSETS

FY2024/25 shaped up to be a year of progress and positive change for our Assets and Repairs team, as we made significant strides in strengthening our service delivery, driven by customer insights, operational learnings, and a clear commitment to quality.

Repairs

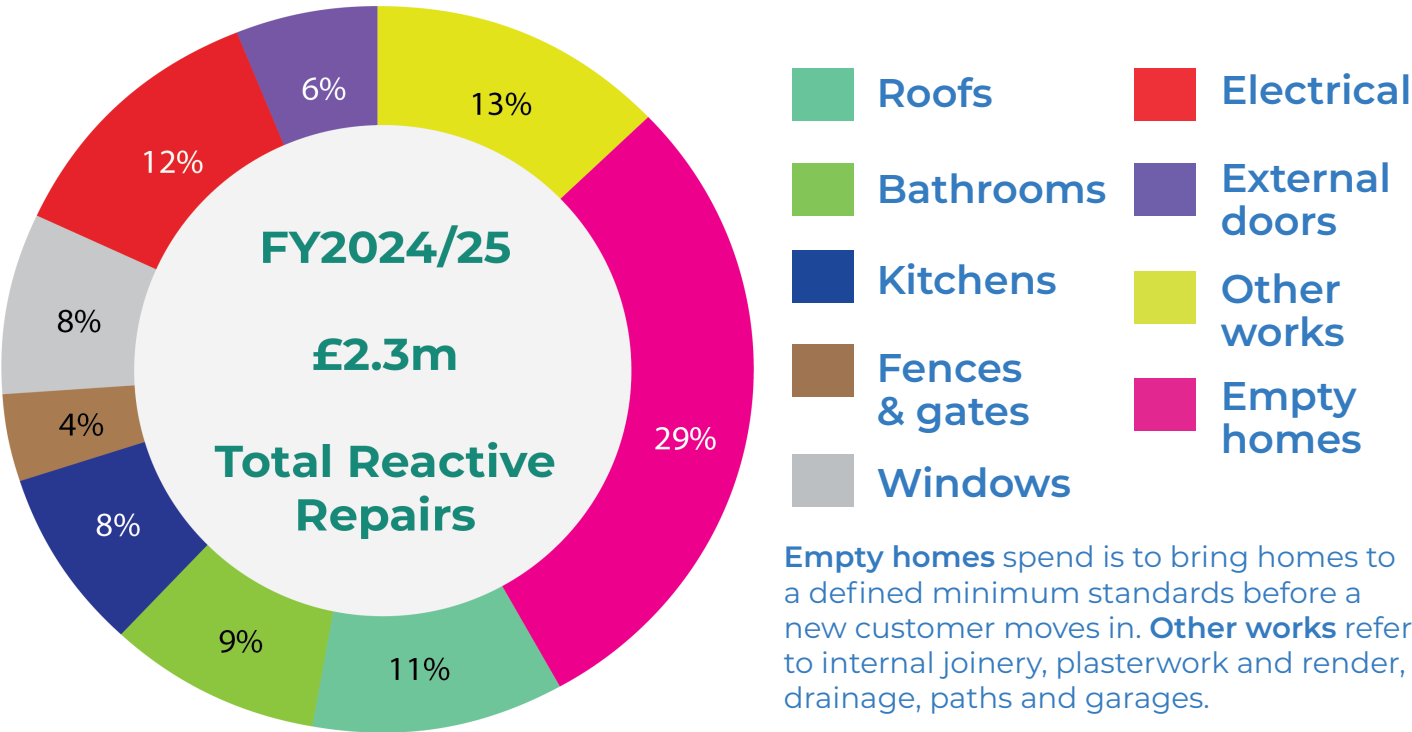
After a planned transition from one of our long-standing contractor arrangements in FY2023/24, we introduced temporary measures to maintain our repairs service while developing a new long-term delivery model. Throughout this period, we actively engaged with customers through online surveys and feedback from our Customer Voice Group, to help shape the future of the service.

In August 2024, we launched a new repairs framework, partnering with 14 trusted contractors, including both multi-trade and specialist providers. This flexible model gives us greater capacity to respond quickly and reliably, with more than one contractor available for any type of repair. We also introduced an appointment booking system and provided comprehensive training for our teams to support the transition.

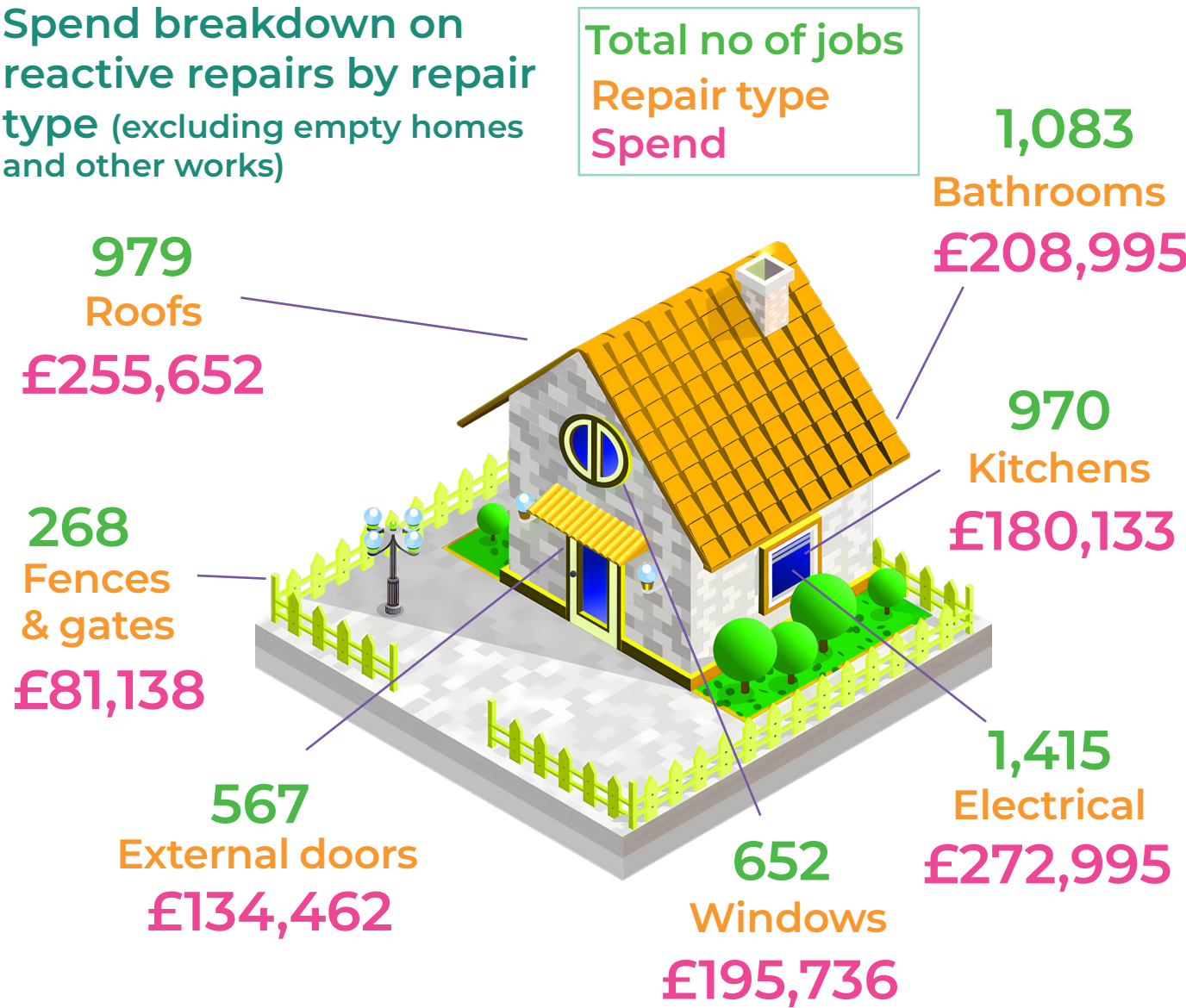
Since the new approach began:

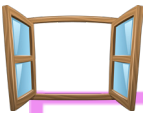
- We've seen notable increase in customer compliments.
- Satisfaction levels are beginning to improve.
- The average completion time for non-emergency repairs dropped to **7.15 days**, down from 9.3 days in FY2023/24 and from over 20 days in FY2022/23.
- Our 'Right First Time' repair rate improved to **87.24%**, up from 73.5% the previous year.

These are strong encouraging early results, but we recognise that continued improvement is vital. A detailed review by our Customer Scrutiny Panel has identified further areas for development, particularly around customer communication. We're now working on system software to support these improvements, with implementation planned for end of FY2025/26.



Spend breakdown on reactive repairs by repair type (excluding empty homes and other works)



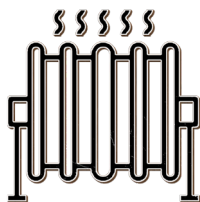


49 homes
had windows
and/or door
replacements



30
New
bathrooms

30



New
heating systems

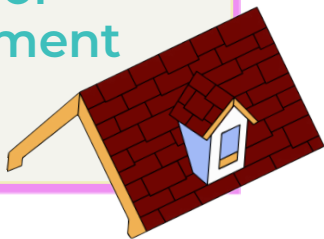
New
boundary
fencing & paths

37



Planned
Programme
2024/2025

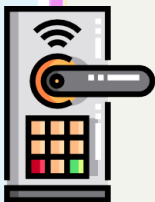
6 homes
had a roof
replacement



29
New kitchens



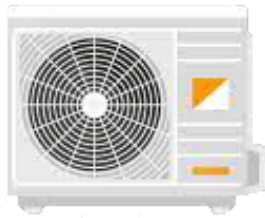
6
New
communal
fire alarms



10
New door
entry
systems

The communal fire alarms and door entry systems were installed as part of the transition from analogue to digital.

Compliance and Cyclical Maintenance



273

Air source
heat pump
services



1088

Gas services

8

Commercial
boiler
services



81

Water
hygiene checks



298

Electrical
safety tests



12

Asbestos
management
surveys



Assets

In 2024/25, we continued to build on the progress of recent years, making the most of our established procurement and tender processes to deliver new kitchens, bathrooms, windows and doors, heating systems and more - all with a stronger focus on our customers' needs. We were also able to successfully resolve some longstanding roof issues.

We also responded proactively to government, regulatory and infrastructure changes, including the analogue to digital transition. 2024/25 was the second year of our programme to move all affected services to a digital basis, with 2025/26 being the last year to conclude these works - well ahead of the transition timescale set out by the government.

In addition, we prepared for the planned switch off of the signal supporting storage heating. We contacted all customers potentially affected by the June 2025 shutdown, encouraging them to speak to their respective utility providers about smart meter installation.

Customer safety has and will always remain our top priority. In the last year, we carried out detailed reviews of fire safety and water hygiene procedures to ensure regulatory compliance and improve internal processes. To support this, we welcomed a new compliance team member to help monitor and manage these critical areas.

Data is key, and over the last year we've focused on improving the accuracy of our stock condition data, which is vital in shaping our planned programme. To support this, we've commissioned external consultants to help us move property surveying work in-house, with a rolling survey programme set to begin in 2025.

Looking Forward

We remain committed to delivering a high-quality asset management and repairs service shaped by what matters most to our customers and fulfils our regulatory requirements. Striking the right balance between these priorities will continue to guide our work moving forward.

We'd like to thank everyone who has contributed their feedback this year. Your voice plays a vital role in helping us shape services that improve homes, support customers and strengthen our communities.



NEIGHBOURHOOD SERVICES

Housing Demand and Lettings

In May 2024, Scottish Borders Council (SBC) declared a regional housing emergency in line with the Scottish Government’s national housing emergency, recognising the significant pressure on both homelessness services and the wider housing market. This has had a direct impact on demand for BHA homes.

As of March 2025, we had **2,235 active registrations** for housing. Over the year, we advertised **154 homes** and received more than **14,700 applications** which is an average of 96 applications per home.

We welcomed **164 new households** into BHA homes during 2024/25.

- 23** current BHA customers moving into new homes
- 48** homeless referrals
- 11** mutual exchanges
- 82** lets from the housing register (including applicants with health needs, experiencing overcrowding or under-occupancy, or affected by domestic abuse or severe harassment).

On average, applicants waited 378 days from registration to securing a tenancy.

Neighbourhood Management and Income Collection

In late 2024/25, we piloted a new approach to managing complex rent arrears by forming a dedicated Income Team.

Alongside Neighbourhood Manager colleagues, the teams collected **99.3%** of all rent due and worked together to achieve gross rent arrears for all customers at **4.79%** - both exceeding our targets.

This approach, which includes managing former tenant arrears, garage and garage site arrears as well as court and legal actions, has proven effective and will now continue permanently.

Our six remaining Neighbourhood Managers deliver localised housing management services to around 350 homes.

Independent Living

Our Independent Living team has been preparing for the UK-wide analogue to digital switchover affecting telecare and communication systems. We've worked closely with all 83 customers within our Independent Living Courts through consultation and surveys, to understand their needs and explore assistive technology options.

A full review of service charges is planned for 2025/26 to ensure that our services provided are in line to reflect customers priorities and expectations.

Social activities continue to thrive and be at the heart of our courts, with well attended games, lunch and dinner clubs, and outings supported by the team as well as colleagues from BeFriend.

Estate Management and Antisocial Behaviour

Our patch-based teams continue to monitor our estates weekly and our communal areas monthly, supported by our dedicated Neighbourhood Operative. More than 1,000 routine repairs between our estates and homes were completed during the year by Neighbourhood Operative, alongside monthly clean-ups in areas affected by wind-blown litter.



We refreshed our annual garden competition, attracting more entries from new customers and have added new categories for 2025, such as:

- ▶ Best Garden Transformation
- ▶ Best Shared or Community Garden
- ▶ Best Food Grown

We continue to work in partnership with Scottish Borders Council’s Antisocial Behaviour Unit (ASBU) to tackle antisocial behaviour in our communities. Almost 90% of antisocial behaviour cases reported were resolved within the year 2024/25.

Customer Connect Visits (CCVs)

CCVs help us connect with you, our customers. These visits allow us to check homes for repairs, offer advice on services, and help identify any signposting or support needs.

Our Neighbourhood Managers made **1746 visits** to homes across Berwickshire during the year. While most visits were successful, we have around 25% of homes still to visit and are continuing efforts to reach these households in 2025.

Winners of 2024
Garden Competition



1st prize,
Sarah Krienke, Duns



2nd prize,
Lisa Sinton, Eyemouth



3rd prize,
Mary Wood, Coldstream

CUSTOMER EXPERIENCE (CX)

Our CX team remains the first point of contact for our customers and by summer 2025, they'll have handled their **50,000th call** since being set up in 2022. The team, led by the CX Manager, handle all inbound contact to BHA, via telephone, letter and digital methods and have seen digital contact increase to more than 16% of their total contact from customers during 2024/25.



SOCIAL INNOVATION


At BHA, social innovation means finding new and practical solutions to improve the wellbeing of individuals, families and communities. We work collaboratively with partners, funders and local support networks to respond to the real needs of our customers and the wider community and to design solutions that support those needs.

In FY2024/25, we continued to design and deliver programmes that promote wellbeing, financial resilience and social connection. Whether through securing additional funding, providing personalised support, or enabling early intervention, our focus remains on creating lasting impact and delivering high social value.

Tenancy Sustainability

At the heart of our support is our Tenancy Sustainability Managers whose work ensures that our customers receive the help they need to stay safe, secure and independent in their homes.

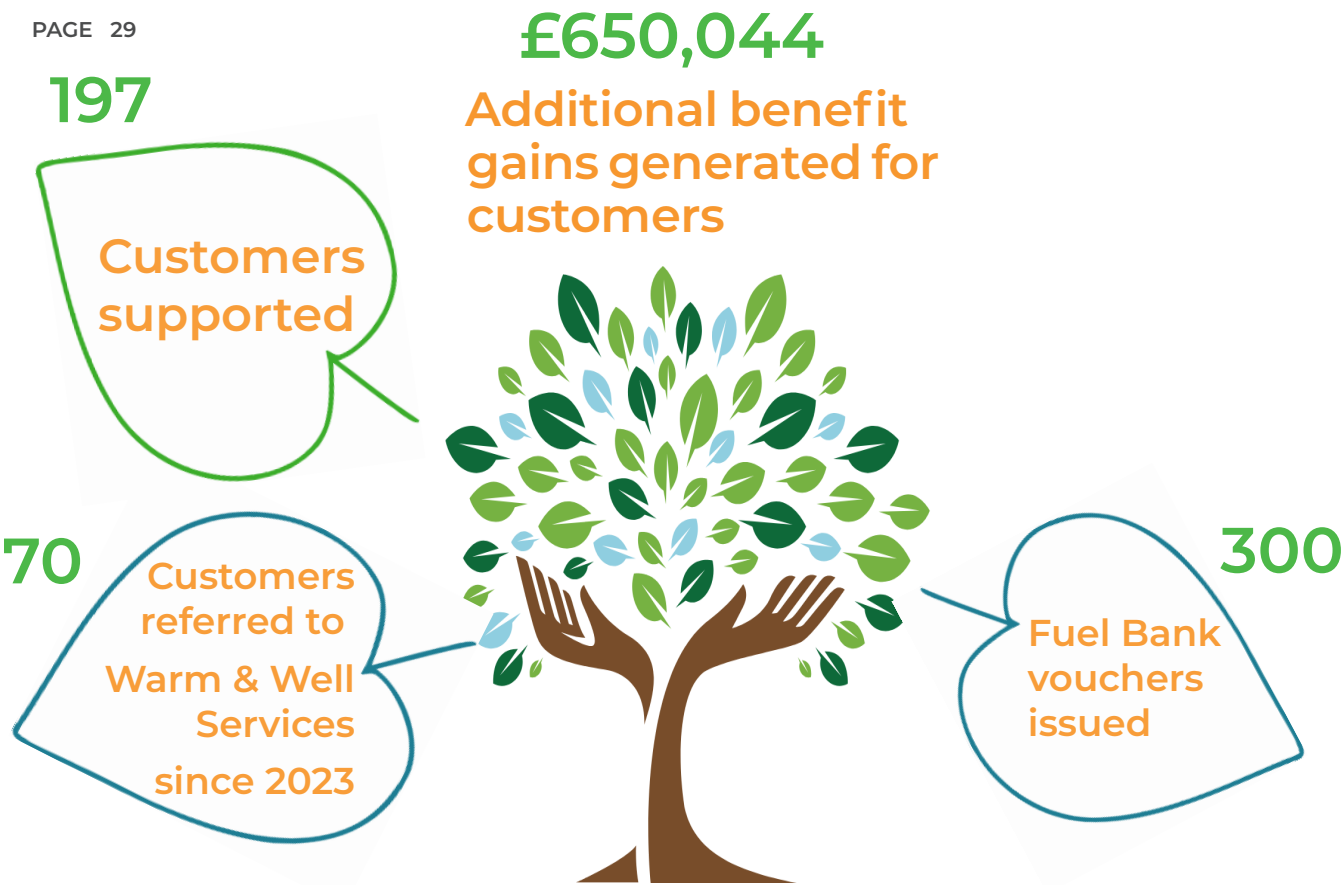
The team supported **197 households**, securing more than **£650,000** in financial support and benefits for customers during 2024/25.
Breakdown of support provided



- More than 50%** complex benefit cases.
- 25%** tenancy-related support.
- 19%** urgent interventions. (food, energy, or support to prevent of eviction)

The team continued to work in partnership with our funded support from Penumbra in our BeWell service and alongside statutory agencies including the NHS and Scottish Borders Council Social Work to provide interventions to help BHA customers remain at home in their tenancy.

This work is a key focus as we move forward to develop our operational partnerships and referral pathways to maximise access to specialist support for our customers.



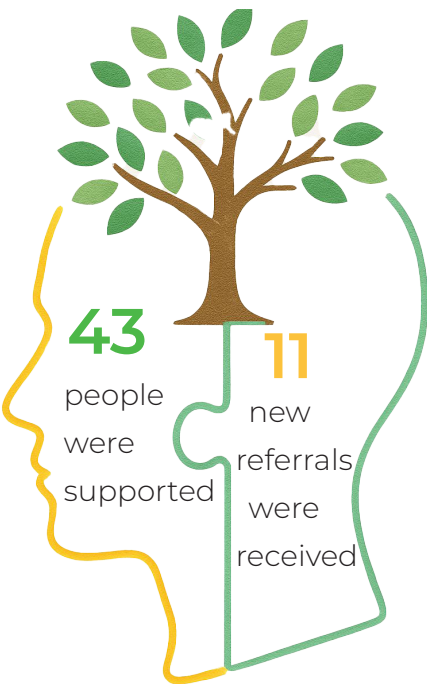
BHA BeWell

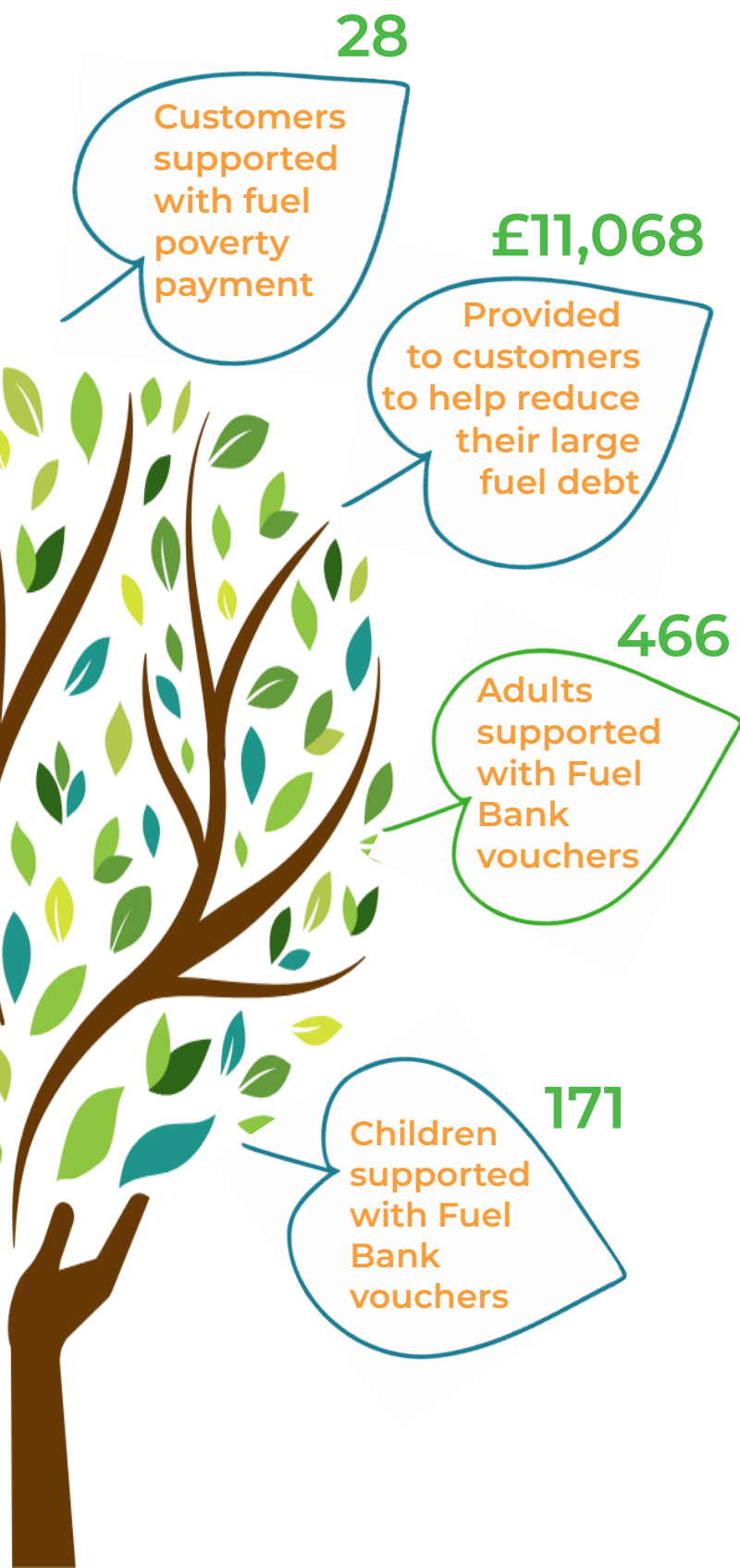
BeWell is a direct support service for our customers who have additional mental health and wellbeing support needs that impact on their ability to positively manage their home.

Delivered by Penumbra, a leading mental health charity which supports adults and young people around Scotland, BeWell provides early intervention to prevent tenancy breakdown.

Since its launch in 2021, the project has supported over 90 BHA customers. This year, the service was funded by the Scottish Procurement Alliance (SPA) and the Lintel Trust, alongside

BHA funding. We're actively seeking further funding to continue this vital work and are grateful to both SPA and Lintel Trust for their continued commitment to the project.





Tackling Fuel Poverty

While energy prices have eased slightly from their 2022 peak, some BHA households continue to face high energy bills and live in homes that are difficult to heat. This, coupled with rising living costs and low incomes, continues to create financial pressure for many.

Through the Borders Housing Network (BHN), a collaboration between BHA, Scottish Borders Housing Association (SBHA), Eildon Housing and Waverley Housing, we've secured Scottish Government funding to support those most affected.

We referred 45 customers to the Warm and Well advice service delivered by SBHA. This service provides direct energy advocacy; helping customers resolve issues with billing, tariffs, and meters. Thanks to joint funding through BHN, a new part-time Warm and Well Advisor has been recruited to meet growing demand. Funding is secured until April 2028.

Reducing fuel poverty remains a key pillar of our tenancy sustainability efforts for 2025 and beyond.

Working in Partnerships

Strong partnerships underpin our work in social innovation.

Throughout 2024/25, we

- ▶ collaborated with local organisations and community groups to support events, provide sponsorship, and promote local services via social media.
- ▶ supported Borders Community Action, the new Third Sector Interface agency which coordinates and strengthen the voices of community groups in the Borders.
- ▶ as part of the Borders Housing Network, delivered joint fuel poverty campaigns, work on domestic abuse, and raising awareness of the value of social housing.

These collaborations allow us to draw on external expertise, coordinate service delivery, and amplify our impact.

Measuring Social Value

We continue to assess the broader impact of our support through the Housing Associations' Charitable Trust (HACT) Social Value Toolkit, a recognised method across the social housing sector in Scotland, for quantifying the value created through social housing services.

We've used this approach to measure the return on investment for our fuel poverty work. While this tool does not capture every benefit, it enables us to demonstrate the added value we bring to our communities and to make informed decisions about future projects.

Thank You

We're deeply grateful to all the partners, funders, and agencies who supported our social innovation work this year. We would like to specially thank

- ▶ The National Lottery for their further award of £175,000 to our BeFriend service for another three years from 2024/25
- ▶ SPA and Lintel Trust for their ongoing funding for the BeWell service.
- ▶ The Scottish Federation of Housing Associations (SFHA) for helping us and our BHN partners access funding for fuel support.

To date, BHA has secured over **£900,000** in external funding over the past five years which is testament to the strength of our partnerships and our commitment to improving lives.

BEFRIENDING SERVICE

Building Friendships and Strengthening Community Connections

BHA's BeFriending service continues to provide vital social connection and support to individuals who are over 65 years old, across Berwickshire and Kelso who may be isolated or at risk of loneliness. The service is delivered by a team of four part-time colleagues, who over the past 12 months have supported:

- **122** Befriendees
- **41** volunteers
- **90** community events attended, including :
 - **28** community lunches
 - **12** community tea dances
 - **4** group bus trips
 - **15** one-off outings
 - **1** festive Christmas celebration with 50 befriendees, volunteers and BHA colleagues enjoying a joyful year-end-gathering.



actively participate in local events and social activities. It provides befriendees with opportunities to try new things, visit new places and helps them re-establish lost connections and make new friends.

BeFriend volunteers play a central role in helping others build confidence, establish new friendships and regain lost social connections. Individuals like Beryl, Christine, Kath and Glenda, pictured on a recent community befriending trip to Dunbar, are just some of the many who have benefitted from this work.

Community Befriending

A key part of BeFriend is its Community Befriending service, which encourages befriendees to

Befriending not only strengthens individual wellbeing but also helps make local events more sustainable by boosting participation.

In total, befriendees spent over **171 hours** engaged in local community activities. Creating shared experiences, boosting confidence and helping reduce loneliness.

BeFriend continues to make a meaningful impact connecting people and helping communities thrive. You can learn more about the service and how to get involved [here](#).

FINANCE

The 2024/25 financial year has, yet again, been a challenge for the Association managing our costs against a difficult and often turbulent economic backdrop. Despite inflation rises starting to ease throughout the year, we are still seeing costs at an all time high and continuing to rise, with headline inflation at the end of the financial year at 2.6%. The Bank of England Base rate was maintained at 5.25% until August 2024 after which time the first of three reductions occurred. Further reductions in November and February led to base rate ending the year at 4.5%. Against this backdrop of significant financial volatility, it was therefore challenging to deliver all our financial plans as set out at the start of the year. Despite this we invested £1.7m in upgrades to our homes and a further £2.8m on responsive repairs and planned maintenance in our homes.



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

Our total turnover for 2024/25 increased by 6% when compared to last year. The biggest proportion of our income relates to rental and service charges received in relation to our properties, representing 92% of our total turnover. The remainder is made up of such things 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, income from commercial lets, and support services provided to our subsidiaries.

A large proportion (98%) of our operating expenditure relates to the management, servicing, and general upkeep of our social housing stock. We have spent £5.5m on the investment in, maintenance of, and responsive repairs to, our properties (£1.7m being capital in nature so is recorded in the housing properties asset value on the statement of financial position). A large amount of the spend (just under £1m) related to window replacements, roof/chimney upgrades and Kitchens. Our Reactive Maintenance expenditure was higher than anticipated due to various factors including contractual inflationary increases, increased customer demand, and the recognised need for strengthened cost controls. An impairment of £213k has been incurred in the year due to disinvestment of stock.

Borrowing has remained static, and 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 a newer facility with Nationwide which is being drawn upon to fund our ongoing development and investment activities.



£5.5m

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

We are currently in the process of re-financing some of our loans and this will be completed in 2025/26 to continue to invest in our existing homes and look to help fund the development of new homes we know are so needed in Berwickshire.



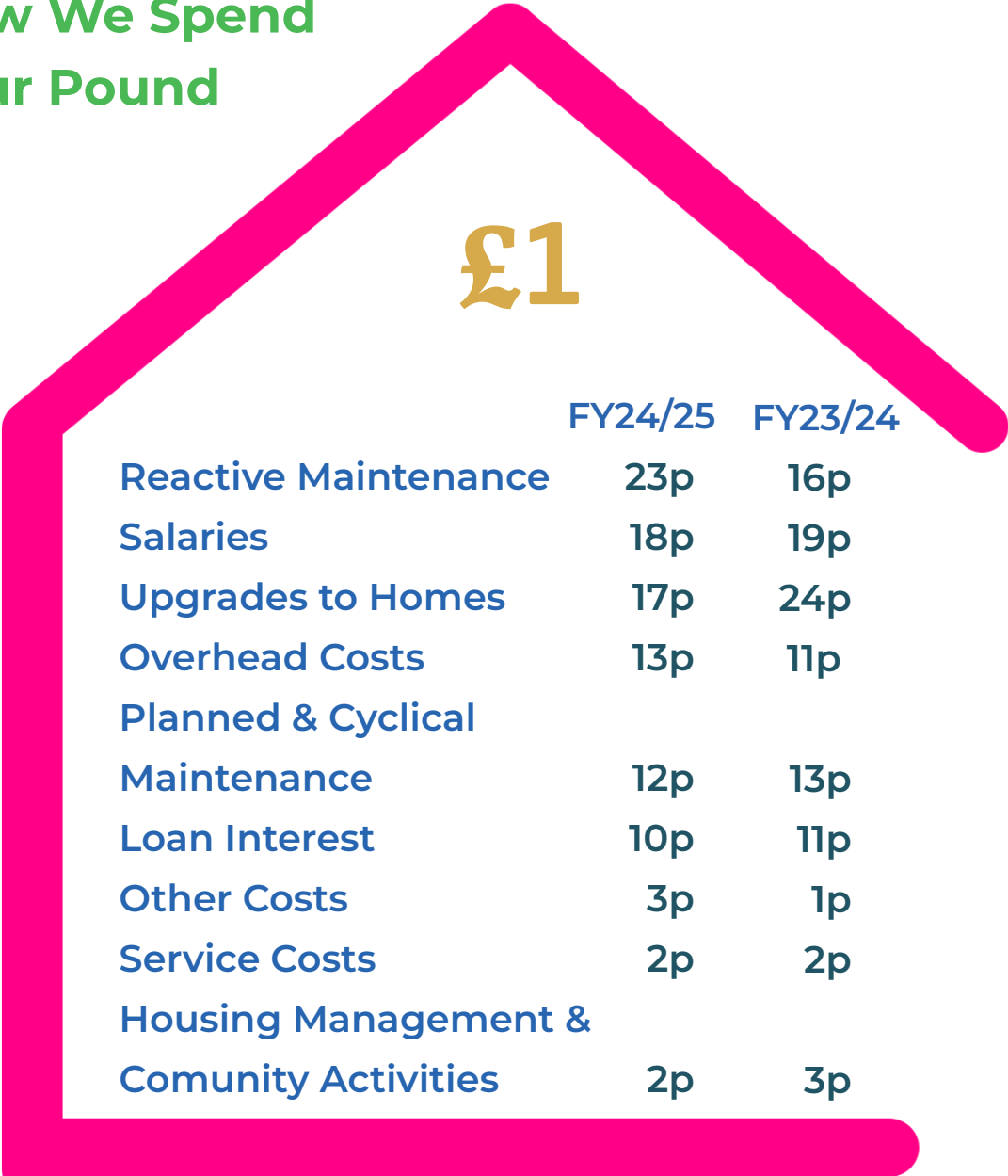
Statement of Financial Position (Summary)

	2025	2024
	£000	£000
Housing properties	92,022	92,956
Other fixed assets	178	167
Investments	-	-
	92,200	93,123
Current assets	2,783	2,202
Creditors: amounts due in one year	3,153	2,850
Net current liabilities	(370)	(649)
Creditors: amounts due in more than one year	27,901	28,587
Deferred income	21,178	21,251
Pension deficit	1232	334
Net assets	41,520	42,302
Capital and reserves		
Revenue reserves	18,389	19,115
Revaluation reserves	23,054	23,070
Designated reserves	77	77
	41,520	42,302

Statement of Comprehensive Income (Summary)

	2025	2024
	£000	£000
Total Turnover	11,907	11,377
Turnover from social lettings	10,946	10,339
Turnover from other activities	961	1,038
Total Operating Expenditure	10,853	9,484
Management & maintenance administration costs	3,749	3,228
Depreciation of housing properties	2,661	2,640
Service costs	216	259
Planned and cyclical maintenance	1,295	1,322
Reactive maintenance	2,515	1,611
Bad debts - rent and service charge arrears written off	29	48
Impairment of housing	213	0
Wider community activities	141	255
Other activities	33	121
Operating Surplus	1,054	1,894
Net interest payable and other non-operating costs	1,135	1,167
Net Surplus for the year	(81)	726

How We Spend Your Pound



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

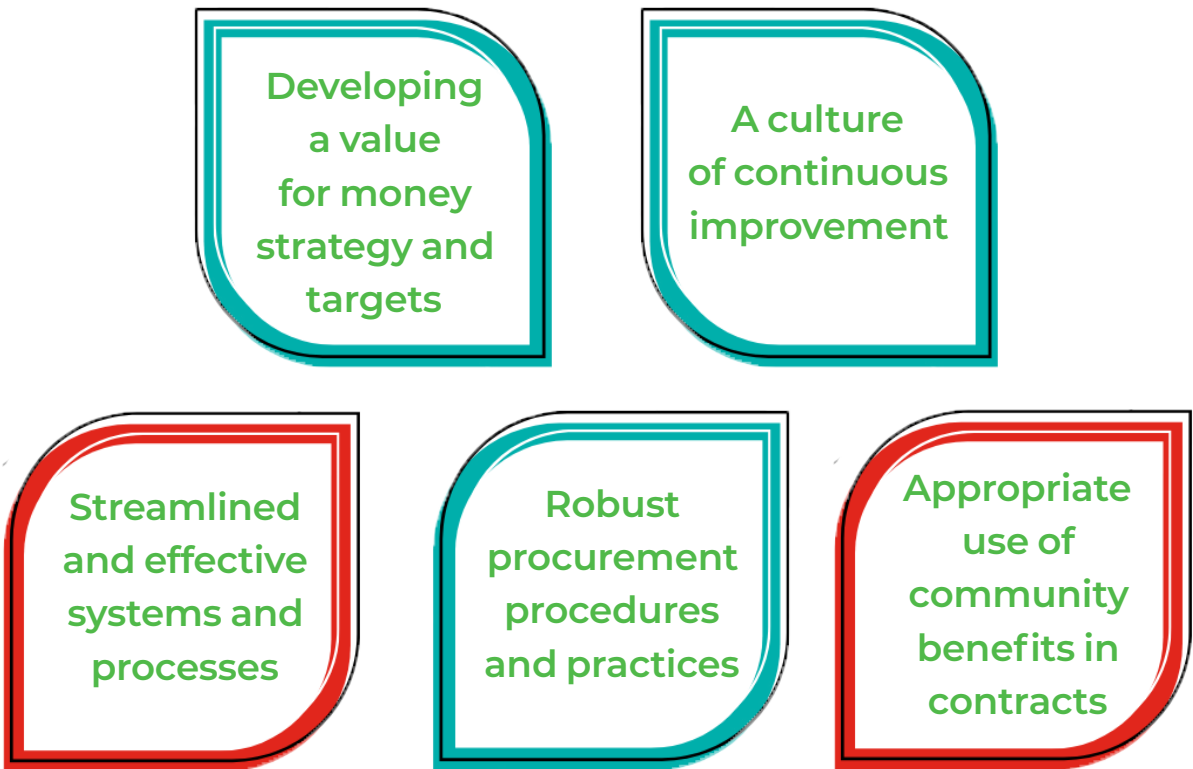
Costs to maintain our homes which can be planned or contracted for, and happen on an agreed cycle (e.g. annually). These costs include such things as gas servicing, lift servicing, electrical safety testing, and other such cyclical inspections and service contracts.

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 colleagues with budgetary responsibility assess value for money when setting annual budgets and when approving any expenditure within the Association.

In addition, the whole BHA team 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 opportunities for improvement in this area and as an organisation we'll 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're 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.



NEW FACES

We welcomed four new members to the BHA Board last year - Clair Elliot, Calum Boag, Tony Fullerton and Andrea Beavon. They bring extensive experience in social housing, public and private sectors. We look forward to their contribution in the coming months and years.



Andrea Beavon
Violence Against Women
Coordinator,
Scottish Borders Council
Joined on 13 Aug 2024



Calum Boag
Head of Assets &
Sustainability
Trust Housing Association
Joined on 5 Sep 2024



Clair Elliot
IT Director
Newcastle University
Joined on 5 Sep 2024



Tony Fullerton
Lead Auditor
Scottish Enterprise
Joined on 26 Mar 2025

CUSTOMER VOICE GROUP & SCRUTINY PANEL

As a Registered Social Landlord (RSL) in Scotland, BHA must make sure we provide opportunities for our customers to get involved in decision making. We do this primarily through our Customer Voice Group and our Customer Scrutiny Panel.

Customer Voice

We continue to engage with a group of around 50 volunteers, who participate in surveys and consultations across various service areas. In the last year, we've worked with this group of customers on repairs priorities for our new contract arrangements and got feedback on our communication and engagement plans for customers.

Customers can let us know any time that they would like to get involved in Customer Voice. Our Neighbourhood Managers also promote involvement during Customer Connect Visits, inviting more customers to join. Our aim for the year ahead is to have a system to record preferences for involvement to make sure customers receive invitations of the most interest.

Customer Scrutiny Panel

A small group of customer volunteers are being supported by Tenants Information Service (TIS) to provide scrutiny of BHA services. The Customer Scrutiny Panel has looked at both our repairs service and allocations since starting, reporting their findings to BHA's Operations Committee. Their current project on our empty homes is due to end in early 2026.

Repairs Project

Following customer recommendation, we've increased our surveys following repairs to every job where we have contact details for customers. This has seen a 100% increase in customer responses since this was launched. Surveys are sent out automatically when a job is completed and performance for all contractors is around 90% satisfaction from customers.

The panel requested we updated our repairs responsibilities information for customers. This was launched on our website in August 2024 alongside training to BHA colleagues.

The panel recommended we review our communication tools around repair work – this included acknowledging the repair, communicating appointment times and contractors attending and any changes to the job. This is something we are developing through an add-on to our housing system during 2025/26.

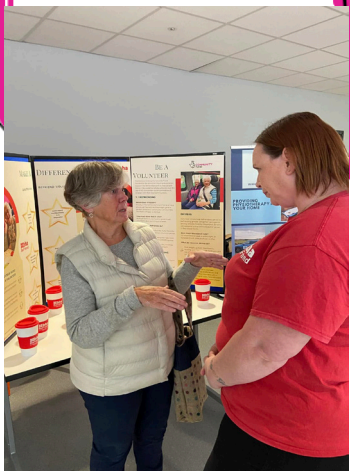
Although we've made significant progress in improving our 'Right First Time' rate, the panel recommended that we look at a tool to increase first time diagnosis of repairs and to monitor van stocks and materials carried with contractors throughout the term of the contract to spot trends and deliver appropriate improvements.

Allocations Project

The panel provided several recommendations which have helped to shape our review and consultation with customers and applicants for our allocations policy which will be issued to customers in late 2025. The actions will be reviewed alongside customer and applicant responses to our consultation and reported back to the group ahead of a new policy being presented to BHA's Board.

YEAR IN
PICTURES
— 2024/25 —

BHA
Befriend
Christmas
Bash
2024



BeFriend colleagues
at volunteer recruitment
event .

Customers (Boston,
Linkim and Gowanlea
Court) at a Christmas
Lunch at East Ord.



BHA colleagues
helping pack gifts for Cash for Kids as
part of the BHA Colleague
Volunteering programme.

Customers from
Boston Court enjoying
a lovely Burns Lunch.



To Realise the Power of **Home**



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Duns
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TD11 3AU

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Internal Auditors: TIAA, 61 Dublin Street, Edinburgh, EH3 6NL