

BHA tenants receive keys to first of new homes in Duns development

Imogen Capewell gets the
keys to her new home.

Berwickshire Housing Association (BHA) has now let the first of its 29 affordable new energy efficient homes at Springfield Avenue in Duns.

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

The work was carried out by Springfield Properties and the development contributes to the SBC's targets for much needed affordable housing for families in the Scottish Borders.

The new homes are of modern and spacious design and have a high standard 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.

BHA have been working with Springfield Properties for the first time on this development. They are well known for delivering high quality housing for registered social landlords and local authorities throughout Scotland and are committed to using Borders contractors whenever possible.

A very warm welcome to our Winter Update

A big “Hello” to all Berwickshire Housing Association tenants and residents residing in the communities we serve. I feel extremely privileged to be taking up the role of Chief Executive at BHA and I’m looking forward to working with tenants, the Board, colleagues and other stakeholders to co-create the plan which will take the organisation into the next phase of its journey.

My initial focus will be to ensure that we are providing high quality affordable homes and services that meet tenants’ needs and that we are working effectively in partnership to support local rural communities and businesses to grow and thrive.

As part of this I am keen to understand tenant views on our homes and services and how they can be further improved and developed. In the next few months we will be developing a range of new opportunities to enable you to get involved with us in ways that best suit you.

We will be contacting you in the New Year with more information about this, however, in the meantime if you wish to provide feedback on any aspect of BHA and their services please do so by contacting **Elaine Burns at elaine.burns@berwickshirehousing.org.uk**.

Clearly the current situation with COVID-19 is a challenging time for us all. A key priority for us is to make sure our tenants and their families keep safe and well during this time. As well as providing a safe place to live, we have a range of tenant services which aim to support people who may just need a helping hand at this time.

For example, our Befriending Service provides one to one and group activities for those people feeling isolated and lonely.



MICHELLE MELDRUM, CHIEF EXECUTIVE

In the current situation our trained staff and volunteers are providing a telephone service. Another example is our Financial Inclusion Team who can advise on all matters relating to household budgeting and welfare benefits.

If you wish to access these or other services please contact a member of our **Financial Inclusion Team or Customer Accounts Team on 01361 884000**.

BeFriend

For anyone over 55 who is feeling isolated & would like a regular call – **BeFriend@berwickshirehousing.org.uk** or call **01361 884000**

I look forward to meeting many of you in the coming months but until then please stay safe and well.

Best wishes
Michelle

Jim McDevitt re-appointed as Chair of our Board of Trustees

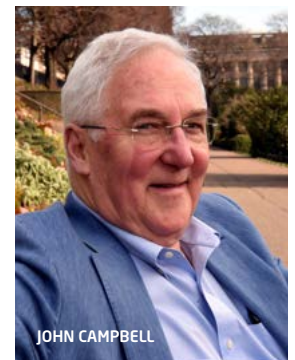
At our AGM in September Jim McDevitt was re-appointed as Chair of our Board of Trustees and we also welcomed two new members to the Board.

Jim commented: "We are delighted to welcome both Hugh Carr and John Campbell to our Board. They bring a wealth of experience and skills which will complement those of our current Trustees. Both will be notable additions with their knowledge on the challenges of living within rural communities and they place the Board in an excellent position as the organisation moves forward with our Business Transformation ambitions. We are all looking forward to working with them both."

Hugh Carr - Hugh is a chartered accountant and, after an early career in audit and financial management as well as the private sector and the NHS, he has worked in and around Scottish housing associations since 1995 as a financial manager and business consultant.

John Campbell - John has been an Advocate since 1981 and qualified as a Barrister in England and Wales in 1990. He is a Member of the Faculty of Advocates and of Trinity Chambers, Newcastle. He lives in the Borders.

Jim concluded: "This year has seen many challenges for everyone in our local community. The impact of the pandemic will be with us for some time to come, but I am extremely proud of the staff at BHA, as well as the local community volunteers, for their resilience during these trying times. Finally, I would very much like to take this opportunity to wish all involved with BHA a Merry Christmas and a Happy New Year."



Membership of Trustee/Board/Committees

BHA Trustee

Chair

Jim McDevitt

Vice Chairs

Graeme MacLeod
Vivienne Cockburn

Anne Rutherford
Lynn Gray
Scott Holmes
Paul Matthews
Norrie MacPhail
Stephen Scott
Sam Hart
Hugh Carr
John Campbell

BHA Enterprise

Richard Atkins
(Independent Board Member)

Norrie MacPhail
(BHA Board Member)

Jamie Davidson
(Independent Board Member)

Andrew Brough
(Independent Board Member)

Audit & Finance Committee

Scott Holmes
Vivienne Cockburn
Graeme MacLeod
Hugh Carr

Operations Committee

Anne Rutherford
Lynn Gray
Norrie MacPhail
John Campbell
Stephen Scott

Windfarm Partnership

Vivienne Cockburn (BHA)
Richard Atkins
(BHA Enterprise)

Jamie Adam
(Community Energy Scotland)

Nicholas Gubbins
(Community Energy Scotland)

Work progressing at Ayton development

Following a four month delay due to COVID-19, work is now progressing well on Phase 1 of our new development at Beanburn, Ayton.



Planning approval was granted for a total of 50 new homes at Beanburn. Phase 1 comprises of 31 units with a target completion date of summer 2021. Work is progressing well on the site.

The street names will extend the existing numbering in Summerhill Park and create two new streets - Mennon Loan and Claypots Cottages.

Road closures have been in place during the drainage works but they will re-open ahead of Christmas.



How to keep warm this Winter

Warm Yourself First

It's easier to change your body temperature than room temperature, not to mention more eco-friendly. Instead of turning up the heat, put on another layer of clothing. Wearing the right kind of clothes can help keep you much warmer. Layers are best, t-shirts and under clothes to keep the base of your back warm will heat you from the core.

Check Your Heating

Have your heating system serviced regularly to make sure it works well. Keep your main living room at 18-21°C (64-70°F) and the rest of your house at 16°C (61°F) at least. If you can't heat all the rooms you use, heat the living room during the day and the bedroom just before you go to sleep. In bed, use either a hot water bottle or an electric blanket.

Reposition the Furniture

If your sofa or any furniture is positioned in front of a radiator, you are most certainly wasting money heating something that doesn't need heating. As the days and weeks become colder, rearrange your furniture away from radiators so when the heating comes on you feel the full effect.

Stay Active

It's good for your health, if weather prevents you from getting outside then stay indoors - catch up on all the household tasks you've been putting off.

Talk

Especially if you've been stuck in the house for a few days, lift the phone and call friends and family for a blether. If you have elderly relatives or neighbours who might need help, please check on them. You can get a warm feeling inside by ensuring they are warm on the outside.

Stay Safe

Put guards on open fires, and be careful not to hang washing too close to the fire. Don't block up air vents, as fires and heaters need ventilation. Check whether your electric blanket can be kept on all night or whether it's only designed to warm the bed before you get in. Get it checked every three years by an expert.

Repairs & maintenance services update

All of our repairs have now restarted, with ongoing restrictions, all of our repairs and maintenance services following the first COVID-19 lockdown with emergency and routine repairs, cyclical and planned improvement works.

The planned works mostly need to have surveys carried out so that the materials can be measured and ordered, and we will let you know if your home is included in these planned works.

The restrictions in following the COVID-19 guidance do cause the works to take longer, and there are some shortages of materials and parts. Unfortunately, these shortages keep changing, so it can cause some problems and delays in getting the works carried out. The contractors can also have problems with COVID affecting their workforce. So, we are working to manage this, and we thank you for your patience during this difficult time.

Our staff and contractors will follow the Scottish Government COVID-19 guidance, asking if anyone has symptoms or vulnerabilities when making any appointment to visit your home.

They will ask the same questions again when they arrive, before coming into your home. They will follow the approved risk assessments in your home, and we ask that you follow the guidance and the recommendations from the staff or contractors, to help keep everyone safe.

Surveys update

We will be carrying out a comprehensive survey of all of our properties over 2021.

The reason for this survey is for us to collect up to date information about our properties, both inside; such as kitchens, bathrooms, heating systems, windows & doors and the outside; including the roof and drainage, fencing, garden walls and steps etc.

We will use the information to look at the investment needed in our properties in the future. This will also help us plan future improvements to your homes. This type of survey is called a Stock Condition Survey, and we normally carry this out every five years to make sure our information is up to date.

We will send out letters to you nearer the time, so that you know when the survey is planned for your home. This will let you know the details of the surveyors carrying out the survey on our behalf, what it will involve and who your contact will be at BHA.

We are also carrying out a number of surveys for our planned improvements programme which have been delayed this year due to COVID-19. These are for heating & insulation and window replacements. If your home is planned for this work this year, we will send you a letter with the details and your BHA contact.

Keeping safe

Anyone calling on behalf of BHA will always have formal identification that you should ask to see before letting anyone into your home. If you are ever unsure of anyone who calls saying they are carrying out an inspection or work on behalf of BHA, please don't hesitate to **contact us on 01361 884000** to check.

As with all the repairs, maintenance and survey work we are carrying out, our contractors, surveyors and staff will follow the COVID-19 guidance to help keep everyone as safe as possible.



**BHA BeFriend
Administrator
Sarah and
Therapet Holly
make a visit.**

BHA BeFriend proves creative during the pandemic

Berwickshire Housing Association's (BHA) Lottery funded BeFriend Service is doing everything it can to tackle loneliness and social isolation during the current COVID-19 pandemic. Although visiting in befriendeds' homes is suspended because of the current pandemic, the BeFriend project in Berwickshire has been finding new and creative ways to keep in touch safely.

Terri Bearhope, BHA's BeFriend Project Co-ordinator, explained: *"The lack of contact with our befriendeds since March has been incredibly difficult for everyone in the project. We have been providing a telephone-only service and also garden visits by volunteers in the past few weeks when restrictions have allowed."*

"However, project staff have been getting involved with, and supporting, other charities in the area during and after lockdown. They've been particularly involved with the Food Train and Walk it!, projects that in turn support some of BeFriend's own people."

Therapets, in particular, is a project that is close to the hearts of BHA BeFriend staff, because most of them own dogs.

Holly is a nine-year-old Bichon Frise who is a registered Therapet with Canine Concern Scotland Trust and lives with BeFriend Administrator, Sarah. Along with Hamish, who belongs to Group Worker, Kerry, she helps to make up the Therapet contingent of BHA BeFriend.

Terri added: *"Holly has been able to visit her friend Mary by saying hello through her window. Mary's face lights up when she sees Holly and Holly's tail wags so much she almost wags herself out of Sarah's arms!"*

"Both Holly and Hamish are intelligent and very well trained. They're calm and unfussy, and both love being around people. They enjoy being social very much and it's easy to imagine that they too have been missing close contact with their friends, so, for the time being, they'll continue to wag through windows and bring a smile to people's faces while staying COVID-safe."

If you are feeling isolated or lonely during these difficult times and would appreciate a regular weekly call to chat with one of BHA's BeFriend team members, please contact them on 01361 884000 or email BeFriend@berwickshirehousing.org.uk

Community Initiatives helping our communities during pandemic

BHA continues to help create thriving local communities by delivering a range of initiatives to support its tenants and the communities they live in.

Whilst many things closed over the spring and summer due to COVID-19, we sought new ways to help our communities adapt during lockdown.

We have been part of the Community Assistance Hub for Berwickshire to help tenants, including those who were shielding and receive support and assistance. This has enabled our BeFriend and Financial Inclusion teams to step in to help our tenants and older people throughout this time. In addition, the support provided by local resilience groups and their volunteers demonstrated true community spirit throughout these uncertain times.

BHA were fortunate to have secured funding from the Scottish Communities Fund to expand our Community Initiatives programme in response to COVID-19. This allowed us to support organisations like Abundant Borders, Hygge and Allanbank Creative Hub to reach out to more people online and engage them in a range of activities to meet new people, learn new things and support wellbeing in many creative ways.

We were also able to help Splash and Berwickshire Swap support our communities in practical ways with provisions, grocery bags, emergency clothing parcels, nappy packs and other support, much of it with the help of local volunteers. We were able to provide funds for the Learning Space to expand their outdoor space and facilities in their work with children and young people.

In addition, BHA has donated additional funds to Abundant Borders for an outdoor learning classroom in our new community garden in Duns. When safe to do so, this space will encourage everyone, including children and young people, to be involved in shaping the design of the new community garden, including new fruit trees. We hope to finish and open our Bumblebee sensory garden next year too - watch this space!

Horse Time workshops have proved very successful.



Lastly, and together with BAVS, we have helped more people access the Swinton-based charity Horse Time. The charity provides non-ridden equine led programmes that helps initiate positive change in people by harnessing the psychological and emotional benefits of working in partnership with horses. Horse Time just recently completed their six-week Resilience and Regulation workshops which were very successful, with one participant commenting: *"It's been an absolutely super course and without going into details, between the horses and the therapists I've learnt so much over these last six weeks that will help me to move forward more positively in life. I'm really grateful that BHA is enabling community support work like this to go ahead and can only hope that others in similar situations will also be able to have the same opportunity in the future."*

Reflecting over the last few months, Dougie Paterson, Community Initiatives Manager said: *"I'm very proud of the role BHA and our staff have played in supporting our tenants and the work of our community groups during COVID-19 restrictions. It has been a worrying and lonely time for some but regular telephone contact with our tenants has been an important way of staying in touch and helping where we can. Our BeFriend and Financial Inclusion teams have been brilliant throughout and will continue to support our tenants and their families to help get to the other side of this pandemic."*

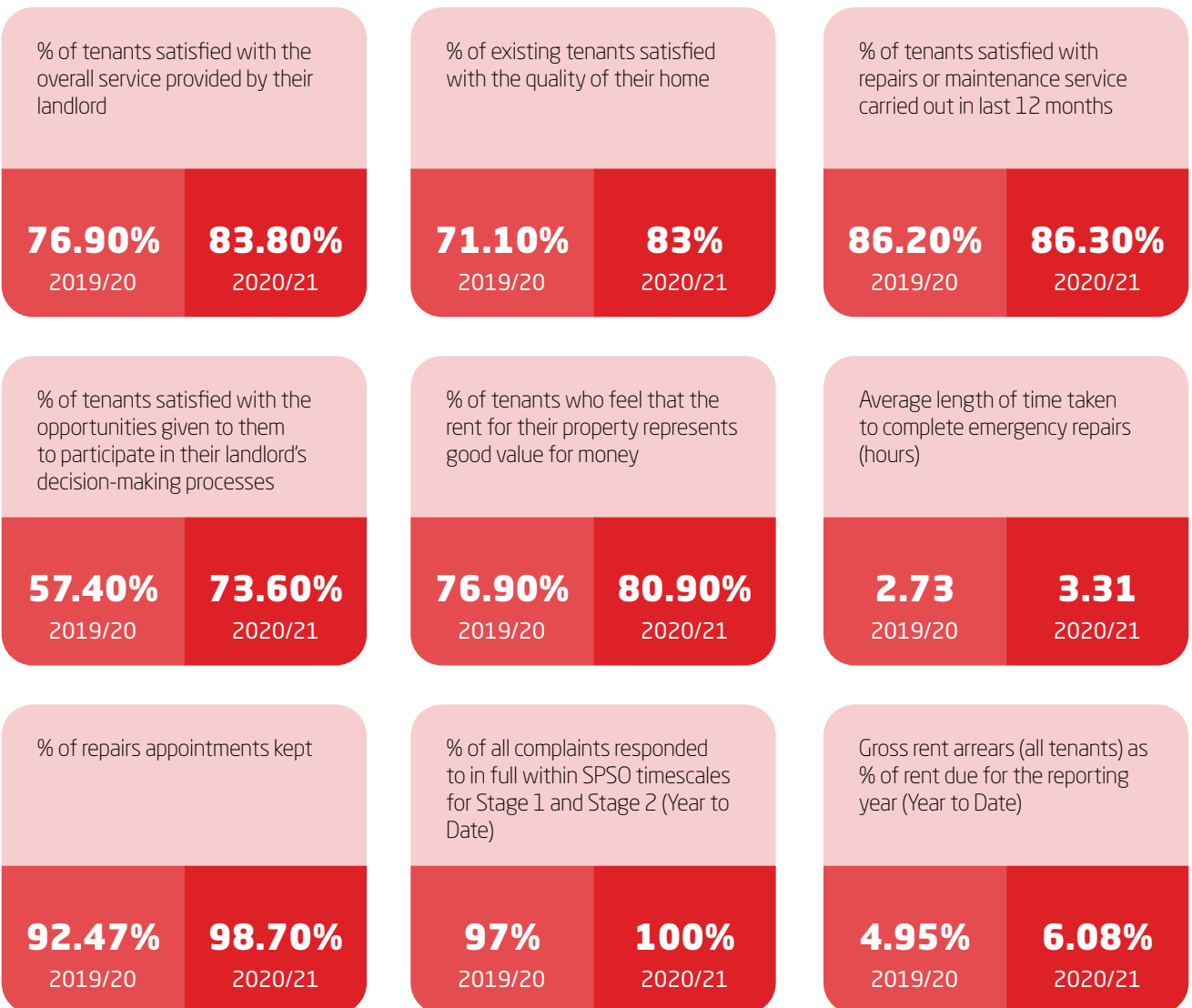
How we have been performing

Our Performance Results from April 2020 - September 2020

For the first time we have changed how we evaluate the way we capture your satisfaction of our services. We have successfully introduced an independent surveying partner, The Knowledge Partnership.

Working closely together we have the ability to increase our return rates which will give us a better sense as to how you feel about the services we offer. As part of this process we carry out a customer survey every month across approximately 80-90 randomly selected customers.

We are fully committed to improving our performance which is guided by the Scottish Housing Regulator against key indicators and targets set out on an annual basis.



Scottish Housing Regulator

The Scottish Housing Regulator are charged with regulating and protecting the interests of people who receive services of social landlords (Housing Associations). You can review our performance which is submitted to the Regulator every year via their website:

<https://www.housingregulator.gov.scot/landlord-performance/landlords/berwickshire-housing-association-ltd>

% of tenants satisfied with landlord's contribution to the management of the neighbourhood they live in

83.52% 2019/20
72.20% 2020/21

% of tenants who feel their landlord is good at keeping them informed about their services and decisions

78.60% 2019/20
84.10% 2020/21

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

4.92 2019/20
5.40 2020/21

% of reactive repairs carried out in the last year completed right first time (Month)

96.30% 2019/20
96% 2020/21

Average length of time taken (days) to re-let properties (Year to Date)

30.18 2019/20
34.78 2020/21

It is important that we have the correct contact details for you so that we are able to communicate directly in relation to our services. If you need to update your email or telephone numbers please call our office on 01361 884000 or email info@berwickshirehousing.org.uk.



Scottish Child Payment

There have been so many changes to benefits and additional funding over the last few months, it's difficult to know exactly what will be available at any given time.

As some of you will already be aware, Scotland has started to deliver some welfare benefits through Social Security Scotland, many of which are in addition to those delivered by the Department for Work and Pensions.

The Scottish Child Payment is a payment of £10 per week per child, where parents/carers are in receipt of certain benefits. Initially applications are being sought from households containing at least one child who will be under the age of six on 15th February 2021.

It is planned to have the scheme rolled out to all eligible households with an under 16-year-old by the end of 2022. The scheme will be introduced from 15th February 2021 and parents/carers are being encouraged to apply now to help manage the expected high demand.

The payments are not treated as income for means tested benefits and will therefore not affect any benefits you already receive. Payments will be made four-weekly and you can claim for any child under the age of six, so if you have three children all under the age of six, that's an additional £30 per week.

You can apply for the Scottish Child Payment from 9 November 2020 by visiting mygov.scot/benefits or calling **0800 182 2222**.

If you need help applying for this benefit you can contact the Financial Inclusion Team on **01361 884000** or email info@berwickshirehousing.org.uk.



Estate Management Update

Our Tenant Satisfaction survey results from November 2019 highlighted your dissatisfaction with our involvement and contribution to the areas in which you live.

We are fully committed to making improvements which has resulted in an action plan, part of which is to understand and address any issues that you may have. Due to the COVID-19 restrictions this has limited our presence within the local community this year but, as we return to our estate walkabouts we would very much welcome the opportunity for tenant led walkabouts. These would provide you with the chance to tell us how you feel about the area and what could be done to make improvements.

Some key areas have already been highlighted to us and we will be working closely with our landscape contractor Nurture to ensure a high-quality service is maintained.

If you have any particular issues please ensure that you highlight these to our Housing Officers on **email at info@berwickshirehousing.org.uk** or **call 01361 884000**

Looking forward to new services in 2021

We are pleased to announce that there will be some new online services launched next year.

Customer Portal

This will help you manage your tenancy with us, allow you to report repairs, look at your rent account and make payments and contact us.

These Homes

This is our new allocations software and will help anyone looking for a new home. The new system will identify those with priority needs and give more flexibility for you to update your details when applying for a home.

Both these systems are currently being developed and tested with groups of customer volunteers.

New Digital Services for Independent Living Courts

Installation of a new digital service is currently ongoing with Alertacall within all our Independent Living Courts.

This will further enhance the service which we already provide allowing customers to have contact 365 days a year. Important messages can be communicated easily allowing our staff to spend more time with customers and organise more activities and events.

#SupportingYou Paying your rent this Winter

We understand there are times when you may struggle to make ends meet, especially around Christmas time. This can be an expensive time of year with the costs adding up and it may be tempting to miss paying your rent.

- **Pay your rent before it's spent** - Think carefully about how much you can spend on non-household bills and set yourself an affordable budget. Having a budget in place will help ease the financial stress at this time of year and into the New Year.
- **Your responsibility** - Your rent is the most important household bill. It is important that you ensure your rent is paid or you could be at risk of losing your home.
- **Pay on-time** - You must ensure your rent is paid on time. If you pay by Direct Debit it is important that you have enough money in your account to ensure your rent is paid. If you are paid early for Christmas we can always change the date of this payment.
- **Your rent at Christmas** - During the festive period you do have two non-chargeable weeks which means that your rent is spread over 50 weeks and not 52. If you are currently in arrears you will not be eligible. If you pay your rent 4-weekly or monthly, then please note your payments have already been calculated to include these 2 weeks and you should continue to pay the same over Christmas.
- **What happens if you do not pay your rent?** - If you do not pay your rent it affects all of our customers. We use your rent to ensure that we are able to provide a range of services for you; such as repairs to your home, planned improvements and a broad range of other services.

We are here to support you #SupportingYou

Financial Inclusion
for benefit and budgeting
advice - rents@berwickshirehousing.org.uk

Tenancy Support
For any tenancy related support and advice -
info@berwickshirehousing.org.uk

BeFriend
For anyone over 55 who is feeling isolated & would like a regular call - BeFriend@berwickshirehousing.org.uk
or call 01361 884000



If you are having difficulties paying your rent, please contact your Customer Accounts Officer, we are here to help. If you are having difficulties with your finances and would like advice, budgeting assistance or a benefit check, please contact our Financial Inclusion Team.

T: 01361 884000
E: rents@berwickshirehousing.org.uk



What are Berwickshire Housing Association's responsibilities?

We are responsible for many internal and some external aspects of your home.

If you are unsure then please refer to Section 6 of your Tenant Handbook where there is a comprehensive list of our responsibilities.

If you are still unsure then please contact our Head Office on **01361 884000** and a member of the team will be able to assist you.

Find our tenant handbook on www.berwickshirehousing.org.uk/your-home/tenant-handbook/

What are Scottish Borders Council's responsibilities?

- Roads and footpaths
- Pot holes
- Dog Fouling (outwith BHA property)
- Communal area including parks and verges pavements, street lighting & car parks

If you have an issue with any of these it is easy to report by calling **0300 100 1800** or log onto www.scotborders.gov.uk click on 'Report' then follow the instructions.

The BHA Team would like to wish all tenants and their families a safe and Happy Christmas

Keep in touch

Although our offices in Duns and Eyemouth are currently closed to the public due to the COVID-19 restrictions there are still several ways to contact us:

- 📞 **Call our Duns Office on 01361 884000 or**
- 📞 **Call our Eyemouth Office on 018907 50888**

OUT OF HOURS AND PUBLIC HOLIDAY EMERGENCY REPAIRS

If you have an emergency please contact the following numbers:

- If you need to report an emergency repair call our repairs hotline on **0800 652 8104**
- If you have problems with your gas or solid fuel heating system call Dalex on **0800 038 5599**
- To report a power cut call Scottish Power on **105**
- If you smell gas in your home call Transco for help and advice on **0800 111 999**



Find us on Facebook/BHAThrivingCommunities



Follow us on Twitter @BHACommunities



Write to us at BHA, 55 Newtown Street, Duns, TD11 3AU



Email us at info@berwickshirehousing.org.uk



Visit our website at www.berwickshirehousing.org.uk

Other than emergency repairs BHA services will be unavailable from Wednesday 23rd December at 4.00pm until 8.45am on Tuesday 5th January, 2021