

# UPDATE

BERWICKSHIRE  
HOUSING  
ASSOCIATION



**READ ABOUT  
THE LATEST  
CHANGES TO  
TENANCIES ON  
PAGE 13**

## Acredale Phase 3 now complete

**We are pleased to announce that our third phase of 30 new affordable homes at Acredale in Eyemouth is now complete.**

The development, which has been funded by The Scottish Government and built by Hart Builders, is now known as Nisbet Avenue, Dow Drive and Willis Way.

The attractive design compliments the area and provides a varied mix of spacious, modern one, two and three bedroom properties. Built to Silver Standard, all properties are extremely

well insulated and have very high Energy Efficiency ratings, meaning low running costs and lower energy bills for tenants. Daikin Air Source heat pump systems have been installed in all two and three bedroom houses providing energy efficient heating and hot water. One bedroom flats have energy efficient wall-mounted electric space heaters installed.

The development has been finished to an exceptionally high standard with many striking additional features. All properties feature a generous amount of contemporary, high quality kitchen

units, with an eye-catching hard wearing laminate worktop, stainless steel sink and a white tiled splash-back.

The spacious bathrooms have been fitted with white baths and sanitary fittings which are complimented with a modern wet wall finish in Blue Eiger. Easy to use Mira Advance electric showers have been installed over baths and a shower curtain rail and curtain have also been provided.

**More on our new developments on page 17**



Helen Forsyth  
**Welcome to our Winter Bulletin**

I hope amongst these pages you will find something of interest. We have good advice about getting your home ready for winter as well as news of our plans in the coming year and much, much more!

Please do let us know what is helpful to you and we will try and include it!

Over the next few months our focus will be letting some new homes in Eyemouth and coping with whatever the weather throws at us all.

We are very aware that winter in Berwickshire can be a challenging time for those of you who don't have good transport so get in touch with our Befriending team if you would like to know more about the social opportunities there are to overcome that feeling of isolation.

I hope that when it comes you have a very good Christmas and New Year

Warmest regards

Helen Forsyth - Chief Executive

Eleanor Rooke  
**New Finance Director**

BHA's new Finance Director Eleanor Rooke took up her appointment in October.

Chief Executive Helen Forsyth said: *"Eleanor is a very talented person who will add real value to our team and completes the leadership team here at BHA."*

Eleanor started her accountancy career working as a finance assistant in the public sector in Edinburgh, completing her Association of Accounting Technicians qualification there.

She then took up a graduate trainee position with RSM (then Baker Tilly) working in their audit team in Edinburgh, where she gained her CA qualification and progressed to audit manager, delivering external and internal audit services to a wide variety of clients,

with a focus on the not-for-profit sector.

During her time with RSM she also undertook a number of secondments with Co-operative Bank, Wheatley Group and Historic Scotland. Her first move out of practice was into a management accountant role with an international animal health charity before moving to her most recent role of finance manager with Wheatley Group.

Eleanor said: *"I am absolutely delighted to be appointed Finance Director at Berwickshire Housing Association. This appointment represents a really fantastic opportunity for me to join, in my first role as a director, an organisation that has strong values, rooted in the communities it works in and a real appetite for innovation and change."*



Lorraine Tait  
**Annual General Meeting**

**Our AGM took place on Tuesday 18th September at BHA's Head Office in Duns.**

The event was well attended with support from the Tenant Volunteers as part of their 10th Birthday celebrations, serving refreshments and cake.

Lorraine Tait, BHA Convener, took the opportunity of welcoming the newly appointed Board members, who, she said brought a range of expertise with them. Delivering her annual report to the meeting she congratulated all for the success stories across the business and briefed the members on the progress made during the past financial year.

Lorraine said: "During the past year we have aimed for quality combined with value for money, whether its repairs or compliance with new standards. This can be evidenced in our approach to the rent increase where we were probably one of the lowest rent increases taking into consideration Universal Credit and

the ability to pay. But it's not just about the rent, it's about everything else as well and we must look at the future regarding investing in our older stock and keeping the houses in the highest possible condition."

The Board held an Away Day at Duns Rugby Club last month when members were able to spend time reviewing BHA's Business Plan and objectives for the future.

We are always keen for new members to join us. Becoming a member is very easy, it lets you show your support for your local landlord and you can influence what we do and how we do it.

If you wish to join, you can request an application form by calling us on **01361 884000** or alternatively you can send us an email to [info@berwickshirehousing.org.uk](mailto:info@berwickshirehousing.org.uk).



**"During the past year we have aimed for quality combined with value for money"**

**Membership of Trustee/Board/Committees 2018 - Updated on 26 September 2018**

BHA Trustee	BHA Enterprise	Audit & Finance Committee	Operations Committee
<b>Lorraine Tait (C)</b> <b>Scott Holmes (VC)</b> <b>Vivienne Cockburn (VC)</b>	Richard Atkins (Independent Board Member)	Scott Holmes	Andrew Brough
Andrew Brough James Fullarton Jim McDevitt Anne Rutherford Lynn Gray Clive Feeney Graeme MacLeod Susie McCosh Sean Dickson Paul Matthews Alun Peate	Simon Flower (Independent Board Member)	Vivienne Cockburn	Anne Rutherford
	Norrie MacPhail (Independent Board Member)	James Fullarton	Lynn Gray
	Paul Matthews (BHA Board)	Jim McDevitt	Sean Dickson
	James Fullarton (BHA Board)	Clive Feeney	Susie McCosh
		Graeme MacLeod	Alun Peate

Tenant Volunteers

**The Tenant Volunteers have had a very busy few months**

Not only have we been holding our regular monthly meetings where we have met new BHA staff members but also received updates from the Housing and Technical Team Leaders on various areas of the business from the new BHA housing application process to the work going into the future planned programme of works to our homes.

All of this is very interesting and informative and it is also an opportunity for us as BHA tenants to give input and feedback.

In August we attended Berwickshire County Show at Duns alongside a number of BHA staff with a Mad Hatters Tea Party themed stand. The sun shone and the show itself was extremely well attended and all of us had a fun day meeting lots of new faces. Having tea with Alice, the Mad Hatter and the Queen of Hearts was only surpassed by the stand winning Best Trade Stand in Show for 2018. This was an excellent achievement for BHA and those who organised the stand. Well Done!

The Tenant Volunteers held a Colouring Competition at the Show with a Mad Hatters Theme and a chance for children 12 years and under to win a £20 Amazon gift voucher. The lucky winner was Sofia De Sena aged 6 from Grantshouse whose winning picture is shown here.

BHA held their AGM on 18th September where we as a group hosted the tea, coffee and cake at the event as part of our 10th Anniversary year celebrations.

Grant Funding is proving to be extremely popular for those community groups who have come up with projects which benefit their communities as a whole. It is great to see the funding being used in ways which benefit local communities with services that are accessible to all.

As 2018 draws to a close we can be proud to look back and see the things we have been involved in this year and can look forward to 2019 continuing our efforts to recruit new volunteers and continuing to work with BHA.



Some handy hints to keep the cold out  
**How to keep warm this winter!**

**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 or log on to [www.berwickshirehousing.org.uk/contact-us](http://www.berwickshirehousing.org.uk/contact-us) and a member of the team will be able to assist you.

**What are Scottish Borders Council's responsibilities?**

- Roads and footpaths
- Pot holes
- Dog fouling
- Communal area including parks and verges

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](http://www.scotborders.gov.uk) click on 'Report' then follow the instructions.

**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**

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.

Tenant Volunteers Support

**The Tenant Volunteers have recently supported the following groups:**

Coldstream Community Trust	£225
Duns Players/Duns and District Amateur Operatic Society	£500
Eyemouth and District Elderly and Disabled Sports Group	£500
Eyemouth High School Parent Council	£500
Firefighters Charity	£125
Eyemouth Community Rowing Club	£500





So how are we doing?

## Annual Performance for 2018

### INDICATOR

	 Berwickshire Housing	SCOTTISH BORDERS AVERAGE	BELOW AVERAGE ABOVE
% Tenants satisfied with over all service provided by landlord	<b>88%</b>	87%	<b>ABOVE</b> 👍
% Tenants who feel rent for their property represents good value for money	<b>85%</b>	82%	<b>ABOVE</b> 👍
% Tenants that feel landlord is good at keeping them informed about services and decisions	<b>89%</b>	86%	<b>ABOVE</b> 👍
% Tenants satisfied with opportunities given to them to participate in landlords decision making	<b>82%</b>	76%	<b>ABOVE</b> 👍
% Tenants satisfied with standard of home when moving in	<b>81%</b>	89%	<b>BELOW</b> 👎
% Tenants satisfied with the quality of their home	<b>86%</b>	84%	<b>ABOVE</b> 👍
% Tenants satisfied with repairs service	<b>96%</b>	91%	<b>ABOVE</b> 👍
% Tenants satisfied with management of neighbourhood	<b>90%</b>	81%	<b>ABOVE</b> 👍
% Tenants who feel rent for their property represents good value for money	<b>85%</b>	82%	<b>ABOVE</b> 👍
Average weekly rent	<b>£77.53</b>	£77.74	<b>BELOW</b> 👎
Annual rent Increase for 2018	<b>2.0%</b>	3.7%	<b>BELOW</b> 👎
Number of days taken to re-let our homes	<b>14.5</b>	40.8	<b>BELOW</b> 👎
% Tenancies sustained for more than 12 months	<b>89%</b>	85%	<b>ABOVE</b> 👍

## Annual Performance

Every year we provide you with our most recent performance information. It is our intention to carry out a customer satisfaction survey annually to gather up to date feedback on your experiences and to make changes to our front line services where necessary. It is positive to see that our performance overall is getting better but we know there are areas for improvement. We will continue to listen to customers and we would encourage you to tell us when you are both satisfied and dissatisfied.

The table here shows that we are above the Scottish Borders average in many areas but clearly there is an issue about the standard of our homes when new tenants move in and we are continually reviewing this. We are currently reviewing our refusals information and feedback from new tenants as well as learning from good practice and experience of others.

If you are a customer and would like to be involved in helping us to improve our services please get in touch. It does not have to be a long term commitment so if there is a particular area you want to be involved in let us know and we can set up a short-life focus group.

*Jean Gray*, Operations Director  
*Angela Taylor*, Property Director

**We will be holding customer events in February 2019 where we will be sharing information about our future plans in your communities and there will be an opportunity to talk to us about satisfaction at these events as well as complete our annual survey. Look out for these dates and please come along and speak to us.**



This year also sees us install around 150 Sunamp Heat Batteries to some of our properties.

## Technical Services

# Tackling fuel poverty

### Energy Efficiency Works:

The Energy Efficiency Standard for Social Housing (ESSH) aims to encourage landlords to improve the energy efficiency of social housing in Scotland. This supports the Scottish Government's vision of warm, high quality, affordable, low carbon homes and a housing sector that helps to establish a successful low carbon economy across Scotland.

We have now started work on some of our least efficient houses bringing them up to the ESSH standard. These works, which are being carried out by Everwarm Ltd up to December 2020, include the installation of cavity wall insulation, external wall insulation, gas combi boiler installations, air source heat pump systems as well as low energy lighting and the fitting of photovoltaic panels. Phase 1 of these works will be completed to approximately 80 properties by March 2019. Our energy efficiency surveyors have also commenced surveying properties for phase 2 of these works with recommendations already being submitted for our contractors to price and submit proposals for installations.

This year also sees us install around 150 Sunamp Heat Batteries to some of our properties. This is a very exciting time for us as we were involved in the very first trials of this product some years ago and we are delighted to be finally able to install this system into some of our homes. Whilst the majority of these

houses will be those in Phase 1 of the ESSH programme, where that home is suitable for these batteries, we will also be identifying other properties which may be suitable for this type of installation. Given that the majority of our home energy usage goes towards producing heat, Sunamp provides a more compact, more cost effective, low carbon solution to heating your home and hot water.

The Heat Batteries can be charged using any energy source. You can off-set peak energy costs by charging your Heat Battery with cheaper off-peak electricity, or divert energy from your solar PV, heat pumps or other renewable sources. Once charged, the heat can be released instantly when needed, delivering hot water and space heating during peak times.

During our trials with Sunamp, we installed the system to one of our properties in Ayton where our tenant had electric storage heaters as the main

heating in their home. Sunamp replaced the storage heaters with an air source heat pump, Sunamp heat battery, Off-peak Meter and Solar PV panels. During the following years, and as a result of some careful monitoring with the assistance of our tenant, we were able to identify and evidence a saving on average of £702 per year, almost half of their previous bills from the old heating system. Whilst the financial savings were a fantastic bonus it also allowed our tenant to have far greater control over their heating and hot water system with the heat battery producing near instant heating within two minutes.



We look forward to working closely with Sunamp over the next few years to ensure our properties are as energy efficient as possible and help us address fuel poverty whilst giving tenants greater control and flexibility within their home.

### Window Replacement Works:

2018 has seen our window installer Sidey Ltd complete works in Eyemouth, Burnmouth and Grantshouse. The windows are manufactured and installed by Sidey Ltd ensuring we obtain a quality product fit for purpose and consistency during the three year programme.

Sidey Ltd have now commenced surveys to the next phase of works which include Eyemouth's Marine Square, Reston's Ladeside, Lawfield Drive in Ayton and The Mount in Duns. We hope to be on-site delivering these works in early 2019.

### Kitchen Replacement Works:

L&D Plumbing Services Ltd have almost completed our 2018 programme to replace time expired kitchens. We have carried out works to around 90 properties installing JTC kitchens. JTC recently designed the replacements in conjunction with our tenants taking their requirements into account.

Properties have now been identified for phase 2 of these works which we hope to commence in early 2019. These works will take place in Coldstream, Duns and Chirside with letters sent out to those included in the forthcoming weeks.

### Fire Detection Works:

RM Markby, who has been carrying out our fire detection works, has now completed installations at Albert Road, Eyemouth, Gowanlea, Coldstream, Station Court, Duns, and has recently commenced works at Linkim Court, Eyemouth. We are now identifying properties for the next phase of the programme in which RM Markby will survey and install new smoke alarms, carbon monoxide alarms and heat detectors as required, to ensure our tenants remain safe within their homes.

### Bathroom Replacement Works:

Our contractor, L&D Plumbing Ltd, has been carrying our surveys to properties in the Coldstream and Cranshaws areas with a view to commencing installations in the forthcoming weeks. This will be to around 30 properties initially with phase 2 commencing in early 2019.

### Landscape Maintenance Works:

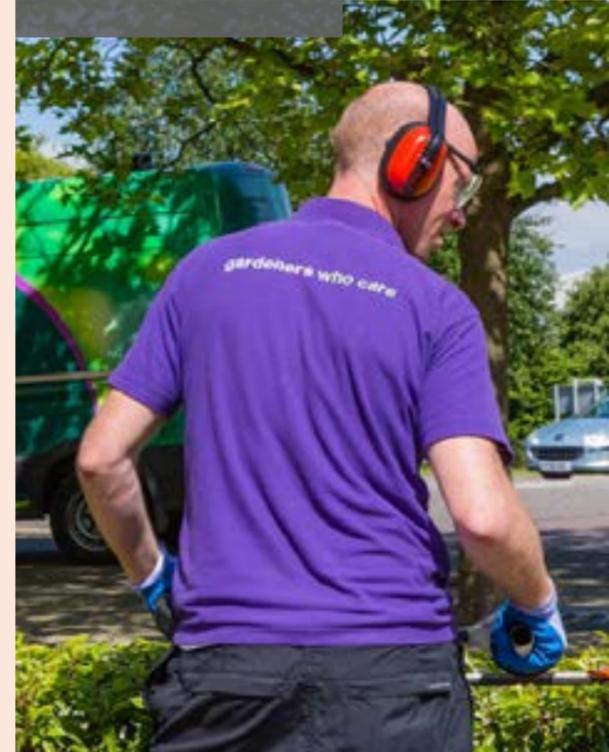
Our landscape contractor, Nurture Landscapes Ltd, has been busy this summer keeping our sites clean and tidy and identifying any winter planting required. We are also working with them to ensure we have robust procedures in place for our winter programme of gritting to areas which have not been adopted by Scottish Borders Council.

### Repairs and Maintenance:

As you will be aware, BHA have around 15-20 local contractors who deliver our repairs and maintenance contract. This contract is for three years and commenced on the 1st April 2016. We are currently reviewing this contract and if you would like to make any comments on this, please send these to Technical Services, 55 Newtown Street, Duns TD11 3AU or alternatively email us at [technical.services@berwickshirehousing.org.uk](mailto:technical.services@berwickshirehousing.org.uk)



L&D Plumbing Services Ltd have almost completed our 2018 programme to replace old kitchens





**Dougie is our new Community Initiatives Manager**



BHA is pleased to announce the appointment of Dougie Paterson to the new role of Community Initiatives Manager.

Dougie took up his post in October and comes with a wealth of experience including Social Work (older people, learning disabilities, child protection and domestic abuse); Mental Health; Drug Recovery and Substance Misuse. He will have overall management for existing community projects like Befriend and Next Steps but will also be developing our future Dementia Project and looking at the Community Orchard and Garden Project for the new developments at Todlaw, Duns.

We are currently dealing with more 'mission creep' in our communities as our Local Authority services face further cuts and within this role we hope that BHA can secure more grant funding to develop initiatives that assist our front line staff who are dealing with some very vulnerable tenants.

Dougie said: "I am delighted to join BHA and be part of such a forward thinking and dynamic organisation.

"I look forward to building on what has already been achieved through new projects, more partnership working and grant funding to ensure we can continue to improve the lives of our most vulnerable people in the Berwickshire area."

## Befriending

**A befriender is for the whole year, not just for Christmas.**

Christmas is approaching and, for most of us, this thought produces images of warm, family evenings around an open fire, friends meeting to exchange gifts over hot chocolate and tables groaning with food, as we celebrate togetherness with a generous meal.

However, some people dread the festive season; they're plagued with thoughts of meals for one, a day of television and a chilly, unheated house. They fear being alone at a time that's all about being with other people.

Last year, according to Age Scotland, about 60,000 people over 65 were alone at Christmas.

Loneliness is one of the biggest public health concerns, nationally. So much so that the UK has the world's only Minister for Loneliness. Tracey Crouch MP, and the UK Government launched a loneliness strategy in October. Loneliness causes stress and can, ultimately, lead to poor physical and mental health and it's a problem all year round, not just at Christmas.

However, at Christmas, people feel even more isolated and alone. Imagine, everyone around you is talking about who they're going to see, what parties they've been invited to, the gift shopping they have to do and you have no-one. No-one to buy a box of chocolates for, no-one to eat your Christmas day meal with, sometimes no-one even to speak to on the day.

The BeFriend project is a Big Lottery funded voluntary befriending project for older people (over 55) living in Berwickshire and Kelso. Our volunteers visit older people who are lonely and isolated. They provide someone to chat to, someone to go out for a coffee with, or someone to walk round the park with. At Christmas our volunteers try to make sure that 'their' older person will have a small gift, a card to remind them that someone is thinking of them, a meal, or someone to pop in for half an hour.

Christmas is a special time for so many of us but for some people it's a time of even greater isolation than usual. Next year you can be part of the solution. Volunteer now to befriend an older person and help to decrease the loneliness felt by those in our communities who are more isolated than others.

Find out more about BeFriend here: [www.berwickshirehousing.org.uk/befriending](http://www.berwickshirehousing.org.uk/befriending)

## Welfare Reform Update Universal Credit

As of 31st October we have 106 tenants in receipt of Universal Credit, an increase of 76 since 13th June when most of the Scottish Borders went onto the full service; TD12 and TD15 postcodes were included from 7th November.

The claiming process, which is done online, is quite straightforward with our staff able to help if required. Once the application is made, the claimant then has to go through a verification process to prove their identity. If this is not possible to do online, it can be done later at the jobcentre.

BHA is notified of a tenant's Universal Credit claim usually within moments of their identity being verified. We then verify that the claimant is our tenant

and how much the rent is.

For the most part claims seem to be quite straightforward with little complication but there are some, generally those in receipt of ESA, where payments are short each month by as much as £328. We would urge all tenants in receipt of contributory ESA, to contact us as soon as a claim for Universal Credit is made, for advice on how to avoid this problem.

We are also seeing some problems where couples have separated but the absent party is still listed on the tenancy. In this instance, tenancy verification can take longer to process and housing costs may be reduced in the short term. This does resolve itself and the missing payments are released but it can take a few weeks. It is very important therefore that you notify us of any changes in your household make-up as we can only verify information that we currently hold.

Claiming ESA? Tell us.



Has your household make-up changed? Tell us.

One of the questions you will be asked on your Universal Credit journal is whether you would like your housing costs paid directly to your landlord. We would ask that you contact us before requesting this so that we can discuss the implications. The way the payments are made to us from Universal Credit can leave your rent account in arrears.

There has been much media attention recently around the problems with Universal Credit and the increase in homelessness. We will always aim to work with our tenants to try and ensure that this does not happen to any of you. If you are at all worried that you are not managing, please feel free to contact our Financial Inclusion or Customer Accounts teams.

### Increase in disability assessments

We have noticed a sharp increase in the number of tenants requesting help with completing Employment and Support Allowance 'Capability for Work Questionnaires' and also Personal Independence Payment review forms. We are more than happy to assist with form completion but it helps us to organise our workloads if we are given as much notice as possible. It is also very useful if you are able to ask your GP or a professional person to supply a supporting statement. The more evidence you have the better chance you have of retaining your benefit.

### Best Start Grant

The Best Start Grant, which replaces the Sure Start Maternity Grant, will be payable before Christmas 2018. It will improve on the SSMG by:

- paying £600 rather than £500 for the first child and introducing £300 payments for second and subsequent children.
- extending eligibility to anyone on tax credits or housing benefit and all under 18s.
- not placing a limit on the number of children who can qualify.
- extending the application window to 24 weeks pregnant to 6 months after birth, giving applicants longer to apply.
- taking applications on the phone and on-line as well as on a paper form, to give a choice depending on the needs of the applicant.

### Before summer 2019

- A further 2 separate BSG payments of £250, per child, will be introduced to help with the costs of early learning at the age of 2 or 3 and when they start primary school.
- Best Start Foods (BSF) smartcards, will replace Healthy Start Vouchers to support low income families with young children to access affordable nutritious food.

For further advice and assistance please contact a member of the Financial Inclusion team on **01361 884000** or at [Financial.Inclusion@berwickshirehousing.org.uk](mailto:Financial.Inclusion@berwickshirehousing.org.uk)





**Please look out for the events in early 2019 - there will be a bacon or egg buttie waiting for you!**

## Housing Services **Tenants' views important**

### **Estates:**

We have continued with our Skip and Scrap events over the last few months. They remain extremely popular and we will continue to offer these where we can.

### **Downsizing:**

We are still running our downsizing scheme. Do you have a spare bedroom or two? Are you finding it harder to manage or is heating your home becoming too much? Talk to us about downsizing. We will pay you £500 per spare room and help move white goods. Conditions do apply. For further information please call us on 01361 884000.

### **BHA Lettings:**

On 1st October we moved to bring lettings in-house. We still let our homes under the Choice Based lettings framework and via Homehunt.

You will find our properties under the BHA brand. Over the coming months we will be reviewing our allocation policy and will be seeking your views.

### **TSS 18 Results:**

Last financial year we took a personal approach to our Tenant Satisfaction Surveys. This allowed us to act upon concerns very quickly. Some people were able to have feedback straight away from our staff if they attended one of our drop-ins.

This year we will continue the drop-in theme with staff in attendance to assist you. Your opinion is important to us - this is how we know what we get right and where we need to improve.

Please look out for the events early 2019 - there will be a bacon or egg buttie awaiting you!



## Tenancy changes **Housing (Scotland) Act 2014**

The Housing (Scotland) Act 2014 introduced changes to tenancies to help social landlords make best use of the housing stock.

This has taken time to implement whilst landlords awaited guidance on the changes. One of the most publicised changes was the abolition of the Right to Buy which came in to effect on the 1st August 2016. The other changes will be introduced from May 2019 onwards.

Recently you will have received a letter from us detailing these changes. The main changes which will affect your tenancy are if you plan to:-

- Assign your tenancy to someone else-this means pass it on
- Add another person to your tenancy as a joint tenant

- Sublet all or part of your house to someone else

It is very important that you let us know who is living in your household and keep this up to date. Any decision regarding the above will be made based on what you have told us.

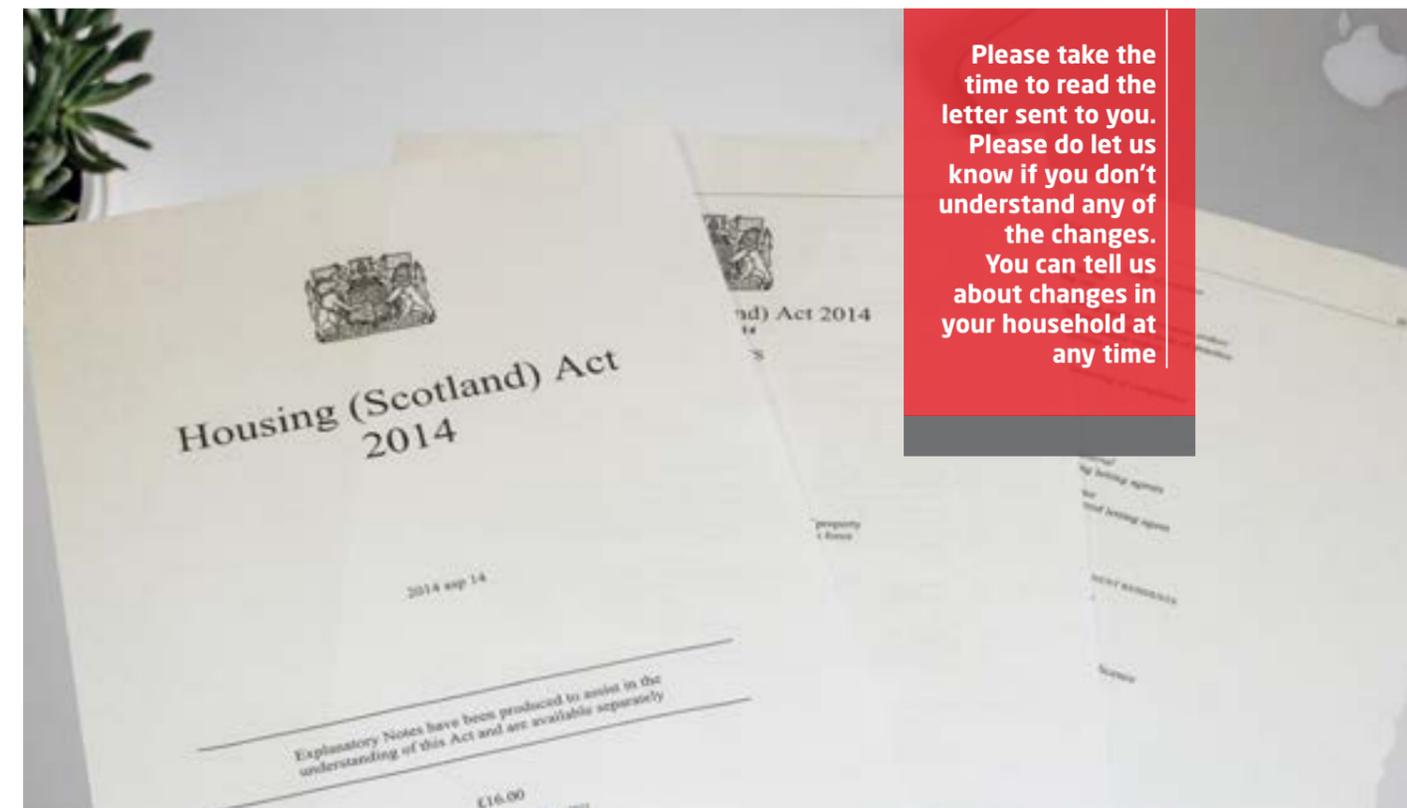
The changes also relate to the right to succeed (take over) a Scottish Secure Tenancy should the tenant die.

The Act introduced the right of landlords to end a Scottish Secure Tenancy following a conviction for serious anti-social behaviour or criminal behaviour. This includes anyone living in or visiting

the home. Should you be convicted of the following BHA will normally seek to end your Scottish Secure Tenancy:-

- Using the house or allowing it to be used for immoral or illegal purposes, or
- An offence punishable by imprisonment which was committed in, or in the locality of, the house

Please take time to read the letter sent to you and keep this safe with your tenancy agreement. If you do not understand the changes please do let us know and we will advise you. A FAQ will be available on our webpage to assist.



**Please take the time to read the letter sent to you. Please do let us know if you don't understand any of the changes. You can tell us about changes in your household at any time**



**Striving for a 'Plastic Free Eyemouth' and encouraging the community to reduce their carbon footprint**

Supporting the Community

**Local organisations benefit**

**Sea the Change**

A cheque for £5,000 from Berwickshire Housing Association (BHA) helped a new Eyemouth-based social enterprise get up and running.

Sea the Change strives to help create happier, healthier, more sustainable communities, encouraging the whole community to get outdoors, connect with others, and make some small changes to reduce our impact on the environment.

They are striving for a 'Plastic Free Eyemouth' and encouraging the community to reduce their carbon footprint through partnerships with local suppliers.

**Chirside Sports Clubs**

Two Chirside sports clubs received a welcome cash boost to help develop their young sports stars.

Chirside Junior Football Club received £250 to help with coaching local youngsters of all ages while Chirside Chasers received £350 for equipment to help their junior members.

**Meeting of Minds**

The sum of £500 was presented to the Coldstream-based Meeting of Minds charity.

Meeting of Minds is a parent-led support group which gives parents and care givers the opportunity to connect

with key professionals in a relaxed and friendly environment.

They support families in helping their children with additional/complex needs. They are already developing positive relationships with many different agencies and charities, and look forward to extending these even further. They also provide the opportunity for parents to meet and support each other, which has already been very beneficial to its members, in what can otherwise be a very isolating experience.

**Pop-up policemen**

BHA provided the local community policing team with two pop-up police officers 'Bob and Jim'.

Pop up Bob and Jim will be deployed at a number of locations in Berwickshire (within the vicinity of schools and other areas where speeding is a concern) and will hopefully act as an effective visual reminder to road users to stay within the law.

**Berwickshire Guides Association**

The sum of £300 went to the Berwickshire Guides Association.

The Guides County Commissioner for Berwickshire, Eileen McLean, explained that the money will either go towards materials for the Association's brand new Guiding programme or helping to fund some adventures.



Chirside Sports Clubs



Meeting of Minds



Berwickshire Guides Association



Pop-up Policemen

**Teapot on Tour a great success**

This year's Teapot on Tour was once again a great success with staff and tenant volunteers attending local community events throughout Berwickshire.

These included Chirside Civic Week, the Berwickshire County Show at Duns, the Eyemouth Twilight Run, Silver Sunday in Duns Volunteer Hall and other events in Coldstream and Duns.

At these events we provided the public with a chance to chat with staff whilst enjoying some refreshments for a small donation that was given back to the community. All events were very popular with the local communities visited and the feedback from staff has been fantastic.

At Berwickshire County Show a special 'Mad Hatter's Tea Party' was the theme and a fun filled day was topped off by winning first prize for the best stand.

If you would like our Teapot on Tour to attend your local event in 2019 please email [info@berwickshirehousing.org.uk](mailto:info@berwickshirehousing.org.uk) and give us the details.





## Developing the young workforce **Work placement at BHA**

BHA has been pleased to have two work placement students, Nel Moore and Heather Kinghorn, both S4 Students from Berwickshire High School, for the first week in November.

Throughout their week they spent time shadowing and working alongside staff from Housing, Technical and Corporate Services as well as time with the Development team visiting the new BHA homes currently under construction at our sites in Chirnside, Eyemouth and Duns.

**Nel and Heather  
enjoying their  
work placement at  
Berwickshire Housing**

### **The Scrutiny Panel Refresher Training session**

The Scrutiny Panel held a refresher training session resulting in one new tenant member and three new staff members now joining the group.

The Panel continues to work extremely well together and are looking ahead to review areas of service within BHA.

Recently they have started an exercise looking at how BHA communicates its planned programme of works to its tenants.

There have been concerns raised about lack of information and updates to those tenants potentially affected by improvement works and it has been recognised that improvements can be made in how BHA inform tenants and keep them updated.

The results of this exercise will then be reviewed and considered so that, moving forward, tenants should see improvements and changes in how information is given and presented.



## New developments

# **Chirnside and Todlaw 4 progressing**

### **Chirnside**

Our Chirnside development is progressing well and will provide 25 one, two, three and four bedroom homes to be completed in the spring of 2019.

### **Todlaw Phase 4**

BHA is pleased to advise that development will soon commence at Todlaw Phase 4 in Duns. Hart Builders have been awarded the contract to construct 27 one, two and three bedroom properties. Further details will be given in the next newsletter.

### JEAN GRAY TAKES SEAT ON SFHA BOARD

#### **Jean Gray**

Berwickshire Housing Association's Operations Director Jean Gray has been appointed to the Board of the Scottish Federation of Housing Associations (SFHA).

The SFHA is the national representative body for Scotland's Housing Associations and Co-operatives and their ambition is that everyone has a good home in a successful community, with a range of high quality, affordable, safe and accessible homes that meet people's changing needs and aspirations throughout their lives.

The results of the 2018 Board elections were announced at SFHA's 43rd Annual General Meeting and Jean was successful in becoming one of the three members to represent the 'Rural and Islands' constituency.



### ANGELA IS APPOINTED NEW PROPERTY DIRECTOR

#### **Angela Taylor**

Angela Taylor has been appointed BHA's new Property Director.

Angela is a customer focused, motivated housing professional, with a strong understanding of the housing system, developed over 30 years.

She has a breadth and depth of experience gained from both local authority and a range of urban and rural housing associations and has a proven track record of delivering high quality asset management and property and housing strategies and services.

She is also used to working with communities and other agencies to maximise opportunities for people, and making best use of partnerships to co-ordinate investment and resources.





The team is led by Eleanor Rooke, supported by Louise Whittle who oversees the day to day running of the department

Focus on Finance

## Finance Team has a wealth of experience

We would like to introduce our Finance Team, one of the many teams working behind the scenes at Berwickshire Housing Association.

The team is led by our Finance Director, Eleanor Rooke, supported by Louise Whittle, Finance Manager, who oversees the day to day running of the department. The rest of the team comprises of a Business Support Analyst, a Finance Officer and two Finance Assistants. Eleanor is the newest member of the team, only starting in October this year. Collectively, the team has spent 84 years working in finance in the social housing sector, thereby providing a wealth of experience and knowledge to Berwickshire Housing Association.

The Finance Team has a wide and varied remit, more than you might expect! Our core responsibility is ensuring that all financial transactions are accurately recorded and reported upon. This ensures that the Board, Leadership Team and staff are informed about our financial performance and are able to make decisions around the operation of the Association.

Other key areas of responsibility for the team are; processing and recording

rent and housing benefit payments, supporting the annual rent increase process, ensuring our staff and suppliers are paid on time, maintaining financial records about our houses and all their component parts and ensuring they are recorded at the correct value, ensuring BHA are paid in a timely manner for such things as rechargeable repairs and factoring of other properties, and dealing with all aspects of tax and VAT.

We also support any wider projects within the Association including the Befriending and Financial Inclusion projects and participate in our Innovation programmes.

Another key area of responsibility for the team is the production of the Annual Report and Group Financial Statements; these are public documents which detail how the Association has performed financially during the financial year (1 April to 31 March). A summarised version of our Financial Statements are available in our Annual Report 2017-18, which can be found on our website at [https://](https://www.berwickshirehousing.org.uk/annual-report)

[www.berwickshirehousing.org.uk/annual-report](https://www.berwickshirehousing.org.uk/annual-report). Along with the Financial Statements, we also produce a variety of other financial information at different times of the year in order to comply with the requirements of different stakeholders. This includes information for the Scottish Housing Regulator, our lenders, Companies House, and the Financial Conduct Authority, to name but a few. All this ensures that Berwickshire Housing Association is compliant with the various legal and regulatory frameworks under which we are governed, and ultimately keeps the Association operating safely and viably.

While the team does work behind the scenes, we are dedicated to ensuring that what we do provides the best service possible to the Board, Leadership Team and all the staff of Berwickshire Housing Association, so that they can, in turn, provide the best service to all our tenants and the people who need it most in Berwickshire.



Silver Sunday at Duns Volunteer Hall. Everyone had a lovely day and enjoyed the food and entertainment

Independent living/sheltered housing

## Staff and residents preparing for Christmas

Tenants from both Boston Court in Duns and Linkim Court in Eyemouth took part in the very successful Silver Sunday event in Duns Volunteer Hall.

Everyone had a lovely day and enjoyed the food and entertainment.

Linkim Court also supported BHA in holding a mini coffee morning for Breast Cancer, some of the Gowanlea tenants came across from Coldstream and enjoyed the morning's events.

All staff in independent living/sheltered housing are busy getting ready for the festive season. Among the events being organised are music, entertainment and refreshments, sales from local shops, and craft afternoons.

Lists will be up in all Courts with activities so keep your eyes peeled.



Big Pink event

## BHA Staff raise over £1000 for Breast Cancer Care

Friday, October 12, saw staff at Berwickshire Housing Association's Duns office hold a 'Big Pink Event' to raise money for Breast Cancer Care. The successful event raised over £1000 with staff raising the money by entering a Big Pink Bake-Off competition, various raffles and a 'Guess the name of the Pink Pug'. The event was a huge success with a variation on the Pink Theme.





**The event was open to students of all ages and for parents and carers to look around, ask questions and interact with businesses**

## Careers in Housing

# Schools and businesses working together at Berwickshire High event

BHA was invited to Berwickshire High School Careers Fair in October providing an opportunity to showcase the Association's business and Housing as a career.

The principal aim of the Careers Fair was to raise awareness of the range of careers and training on offer to our young people and the different routes into employment. There is a vast wealth of very supportive local businesses in the area and it is Berwickshire High School's aim, through DYW (Developing Young Workforce) Borders to maximise and sustain those potential business links for our young people, to help them plan for their future training and employment.

The event was a chance to bring together as many people as possible from all walks of life to talk informally to students about their jobs: what it's really like, how they got there, what they studied and any other advice on how to enter that profession.

It was open to every type of job, sector and career path from health, engineering, art, computing, law, entertainment, fashion, catering, engineering, science, architects, marketing and finance to apprenticeships, college, university and everything in between.

The event was open to students from all years and for parents and carers to look around, ask questions and interact with businesses.

The potential benefit for our young people, the school and businesses to work closely together is a national priority and building those relationships is something that BHA and Berwickshire High School value highly and want to continue to develop in the future.

## Berwickshire Housing Keep in Touch

### There are many ways to contact us:

Pop into one of our local offices at 55 Newtown Street, Duns, TD11 3AU, or 38 Church Street, Eyemouth, TD14 5DH

-  Find us on Facebook/BHAThrivingCommunities
-  Follow us on Twitter @BHACommunities
-  Email us at [info@berwickshirehousing.org.uk](mailto:info@berwickshirehousing.org.uk)
-  Visit our website at [www.berwickshirehousing.org.uk](http://www.berwickshirehousing.org.uk)
-  Write to us at BHA, 55 Newtown Street, Duns, TD11 3AU

### 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**

**OUR OFFICES WILL BE CLOSED FROM 4PM ON FRIDAY, DECEMBER 21ST, 2018  
UNTIL 8.45AM ON THURSDAY, JANUARY 3RD, 2019**