

2018-2019

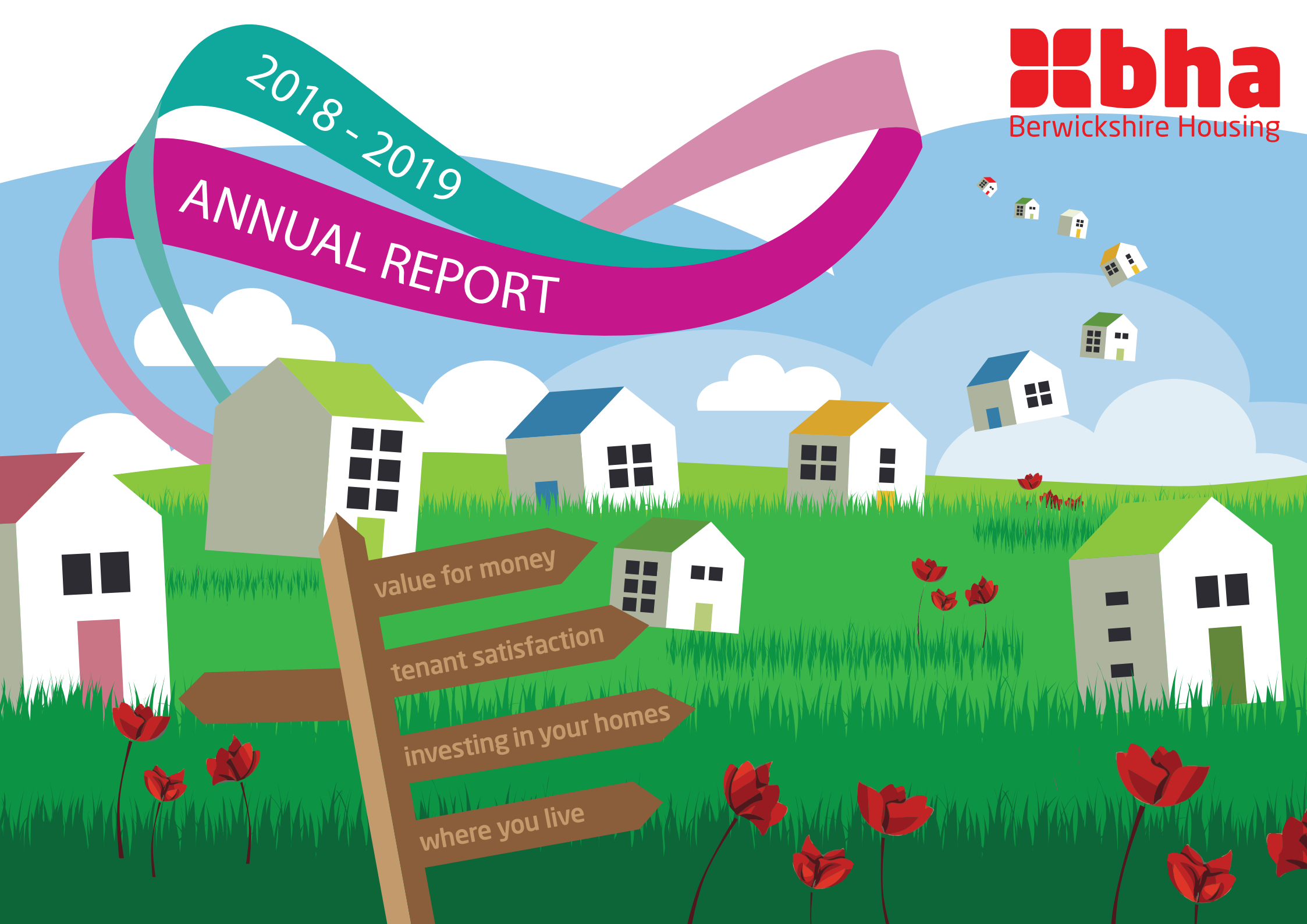
ANNUAL REPORT

value for money

tenant satisfaction

investing in your homes

where you live





Our digital transformation

By Berwickshire Housing Association Convener, Lorraine Tait

Hello and welcome to this year's Annual Report. This year has seen a number of new homes being completed. Our new development in Chirnside was designed to meet the local demand and consists of 25 new units with a mix of two, three and four bedroom houses. We have another 56 new homes for Duns being built at Todlaw and Springfield and we are looking forward to seeing these becoming homes for more people and families over the coming year.

All these new homes and moving people into them means more work for our staff so this year has also seen some preparatory work being done that will lay the foundations for transforming the business to improve customer service, increase efficiency, reduce costs and make it easier for our tenants to talk to us. We are setting off on this journey which will result in some big changes on how we communicate with our tenants and the local community. We will be reviewing staff roles to ensure we focus their time on getting it right for our tenants.

Some of the things that will be coming this year are a self-service web portal that allows our tenants to access services when it suits them. Through a personal online account they will be able to report repairs, check and pay rent balances and read any letters or messages we have sent them.

Staff at BHA continue to support our tenants in many other aspects outwith the traditional housing service. In particular those requiring financial advice can get it and we actively help customers to access additional support such as local community foodbanks.

In addition we are supporting many new initiatives within the local community such as Parent space, Seasons for Growth and running a pilot scheme with BAVS to pilot Early Years Vouchers.

It has been an exciting year in terms of the introduction of a Community Initiatives Team which will provide partnership opportunities throughout the local community to support local initiatives and activities to further advise our tenants.

All of our successes are down to the innovative and forward thinking approach of all the staff as we aim to grow and improve on the services we can provide.

Lorraine Tait
BHA Convener



Message
from our Chief
Executive

Our key message to you this year is to ensure we continue our role in supporting tenants who are less confident to become more confident and powerful within their own lives.

One way of helping our tenants will be to focus on making the routine and simple transactions you carry out easier and quicker through digitisation and self-service. This will allow our staff to spend quality time face to face with our tenants.

We are now ready to plan and deliver our own transformation project which will make us fit for purpose in the ever evolving digital world and we hope that with the involvement of tenants to test out our new approaches and in it will provide us with a framework to move forward for the future.

As with any Housing Association value for money remains a key focus ensuring that we are continually looking at ways to help and support our tenants.

This is an exciting time for the Association and we hope you will see from this year's report the impact our services are having on tenants and the local community.

Helen Forsyth
Chief Executive



Financial Inclusion Performance

In 2014 Berwickshire Housing Association were successful in receiving funding of £568,213 for a period of five years. This was part of a Scottish Borders wide investment from the National Lottery's Investment in Communities fund to assist tenants across the local community to access more services to help with financial worries.

This summer saw the end of the Financial Inclusion Project Borders following the five year funding, having produced some staggering results for our tenants and the local community.

During this time 2,046 tenants of BHA, SBHA and Waverley were helped by advisers to open bank accounts, prioritise their bills/debts, make savings on food and lifestyle costs, reduce home energy bills, work out a personal budget and maximise their income through benefit claims. The project, over the five year duration helped secure a total benefit gains worth £2,414,501.66.

The project ended with the very successful "Cooking on a Budget" demonstrations which took place throughout the Borders from March until June with a total of 111 people attending 15 demonstrations.

All sessions were hosted by Mona from the Peebles based social enterprise company "You Can Cook." Mona gave tips and advice on cooking equipment, healthy eating and cooking 5 different dishes each session.

Each attendee received a goody bag containing some of the ingredients used in the recipes for that session, which were changed every few weeks.

A booklet was produced containing all the recipes used and posted out to the attendees at the end of the final event.

Berwickshire Housing Association has identified the need to continue to support its tenants in accessing benefits and financial support and has now incorporated the team into the services of the association on a full time, permanent basis.

In the last twelve months the project has assisted Berwickshire Housing Association tenants with the following:

168 households gain financial skills

4 tenants helped to open bank accounts

22 Discretionary Housing Payments worth £9,335

11 households helped with fuel poverty

11 tenants referred onto more specialist agencies

£481,914 annual benefit gains

64 tenants received tailored budgeting advice

10 successful applications for Community Care Grants

24 Debt Management Plans put in place

2 households helped with home contents insurance

16,174 reduction in housing debt

£100,471 ongoing housing benefit entitlements

TOTAL 5 YEAR BENEFIT GAINS WORTH

£2,414,501.66



Tenant Volunteers & Scrutiny Panel

The Tenant Volunteers have had another busy year and continue to be actively involved with BHA to ensure information is easily accessible to tenants.

Tenant Volunteers joined staff at a number of tenant events held in Coldstream, Duns and Eyemouth in early 2019 to talk about their work and encourage completion of the Tenant Satisfaction Survey. It was encouraging to see many fellow tenants coming along to speak to ourselves and BHA staff and enjoy a bacon butty! We are pleased that one new face joined our group from these events.

The group also administers the Community Grant Funding Budget applications for funding towards local community-based projects and events. Up to a maximum of £500 can be awarded and we received a range of applications from community groups. This fund is open again for 2019/20 and information of how to apply can be found on the BHA website. Organisations and groups to benefit this year have included:

Moving forward, we ourselves will be going through changes as the group move under the remit of the Community Initiatives Manager, Dougie Paterson. This will see us becoming more involved in local community projects and develop into a new role within our own communities.

We hope that by raising our involvement and profile we can encourage a wider range of BHA tenants to volunteer to be part of this group. We will continue to post regular information on our website page to let you all know what we will be doing and to provide information to see if you would like to be involved.

George Pickering,
Chair, Tenant Volunteers

Berwickshire Housing Association carried out its Annual Tenant Satisfaction survey to 1,800 households in Spring of this year.

The response rate was 266 households and does not allow us to provide a true reflection of the satisfaction of our tenants at this time.

In the coming year, it is the aim of the Association to improve upon collating your responses. It is important as our tenants that you have the opportunity to have your say and influence in decision making.


As part of our ongoing process to provide tenants with the opportunity of accessing information digitally, this will help us improve our communication and gain your valued feedback on our service.

Our aim is to achieve a response rate of 40% from our households, which is the sector average and complies with the Scottish Housing Regulator standards.

So make sure that your voice is heard.

Call: 01361 884000

Email: info@berwickshirehousing.org.uk



Eat, Sleep Ride CIC	£500
Me, Ourselves and Eye	£500
Eyemouth High School Parent Council	£500
Coldstream Community Trust	£305
Duns Players and Duns and District Amateur Opera Society	£500
Connect Berwickshire Youth Project	£500
Eyemouth and District Elderly and Disabled Sport	£500
Eyemouth Community Rowing Club	£500
Duns Rugby Club	£500

Value for money

BEING A FRIEND

Loneliness is one of the biggest public health concerns. It can cause stress and ultimately lead to poor physical and mental health. BeFriend is a Big Lottery funded voluntary befriending project for people over 55 living in both the Berwickshire and Kelso areas. Our volunteers visit older people who are lonely and isolated. They provide someone to chat to, sometimes to go out for a coffee with, or someone to walk round the park with.



COMPETITIVE TENDERING AND COMMUNITY BENEFITS

Our procurement strategy allows us to make savings whenever possible through its tendering process and these savings can in turn benefit the local community. We are always looking to give something back to the community, especially through our contracts to suppliers with a community benefit clause. These can provide a range of economic, social or environmental benefits to the local area. In the past year competitive tendering has saved BHA over £432,000.



KEEPING IT LOCAL

We continue to support local employers ensuring small local contractors don't miss out on opportunities against some of the bigger national companies. We strive to show fairness and transparency whilst not deterring locally based companies from tendering for work through the Scottish Procurement Alliance.



NEXT STEPS

Our Next Steps Course is designed to show young people what it may be like to have their own home and takes them through some of the day to day responsibilities that come with running a home. It targets S4 pupils and above who the schools themselves identify may benefit from the course. Topics include money management, home furnishing, assistance, support and advice.



SKIP AND SCRAP

The idea of Skip and Scrap is to help keep estates looking tidy and to give those who find it difficult to access the local recycling centres an opportunity to have a clear out. SBC does provide an uplift service whereby they will uplift five items for the cost of £32. For some of our tenants this can be half a week's rent!



TACKLING FUEL POVERTY

We have started work on some of our worst performing houses bringing them up to EESSH (Energy Efficiency Standard for Social Housing) standards. During trials using Sunamp Heat Batteries we were able to identify and evidence a saving of £702 per annum or around 46% of previous bills from the old heating system.



SUPPORTING THE LOCAL COMMUNITY

We support a broad range of community initiatives to help create happier, healthier and more sustainable communities.



Building Thriving Rural Communities

Now underway is the final phase of the **Todlaw Project** which, when completed, will have provided a total of 87 new homes. It is anticipated that construction will be complete ready for handover in early 2020.

This latest phase, again being built by Hart Builders (Edinburgh) Ltd, will be made up of 11 flats and 16 houses. One of the flats will be fully accessible for anyone with disabilities and the ground floor flats will have level access showers.



We are also planning to transform an enclosed piece of land on the Todlaw site into a vibrant sensory garden for Community Integrated Care residents at Station Court in Duns. As the result of a competition involving the Station Court residents, the new garden will be named 'Bumblebee Garden'.

Work has also started on a new development at **Springfield in Duns**. Funded by the Scottish Government together with BHA, the work will be carried out by Springfield Properties.

The development of 29 units will be a mix of house types comprising of four cottage flats, 16 two-bedroomed houses and nine three-bedroomed houses. It is planned for these new homes to be completed by summer 2020.

In the spring tenants moved into the latest modern affordable homes in Eyemouth. This was the third phase of our **new house building at Acredale** providing 30 new homes, all designed by Smith Scott Mullan Associates to be very energy efficient.

The latest of our developments to be completed was **Glebe Place in Chirside** where 25 homes offer affordable and energy efficient accommodation for both individuals and families.

During the construction phase Hart Builders recruited all of their joiners and labourers locally and several Borders firms were sub-contracted. They were particularly pleased to offer a local school pupil (and neighbour to the development) a placement on site to gain work experience and an overview of the career opportunities available to her in the construction industry.

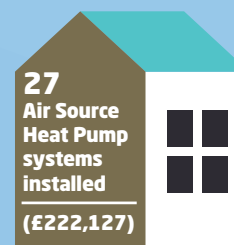
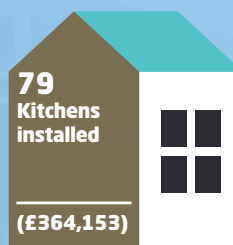
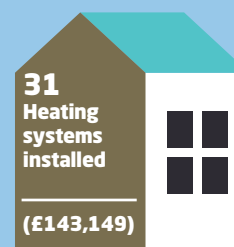


Maintenance Facts & Figures

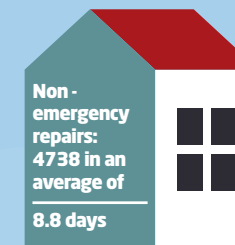
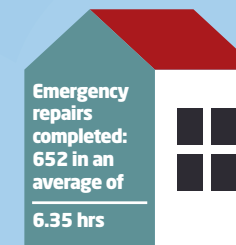
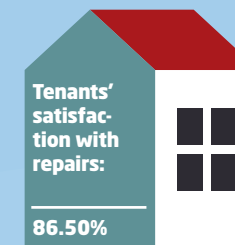
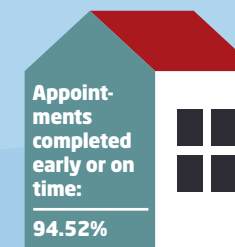
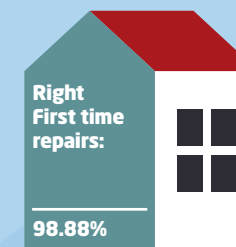
We have a number of planned maintenance programmes underway to improve our homes and surveys of the homes concerned have been carried out to allow us to develop these programmes of work.

We regularly carry out work to ensure all our homes are safe and meet the required building and regulatory standards. The Scottish Government also introduced new fire safety legislation earlier this year and we have developed a programme of work to meet this.

Last year's spend included the following work:

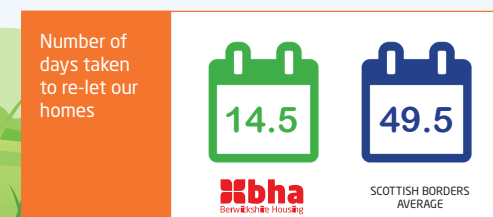
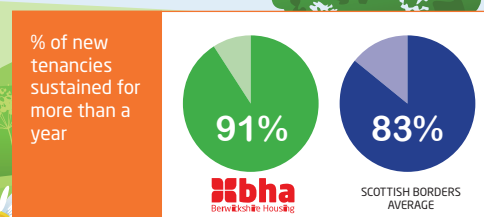
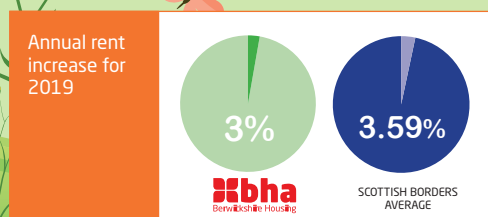
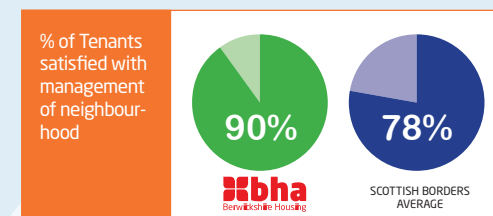
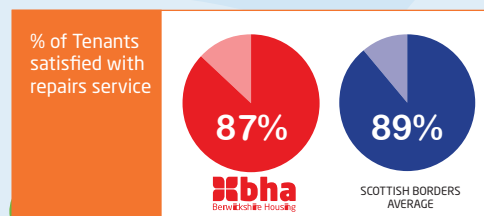
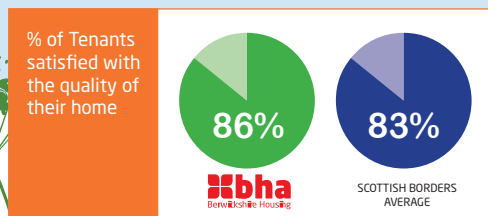
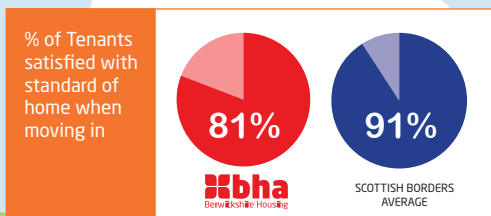
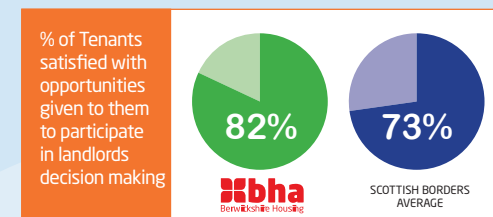
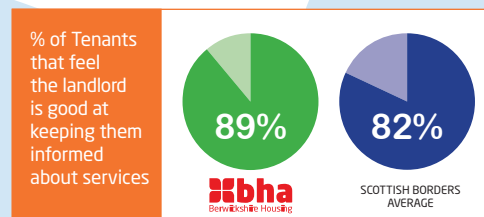
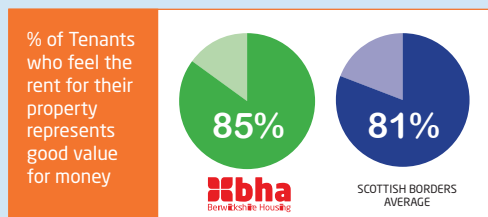
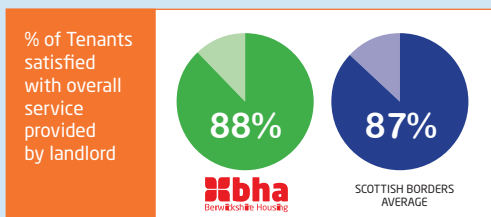


How we performed with our repairs:



Annual Performance figures 2019

See how we've been doing



Community Initiatives

BHA has a proven track record of innovation in the way it supports its tenants and the communities they live in. Here is just a selection of some of the initiatives we are working on this coming year:

Bumblebee Sensory Garden

We are proposing to transform an enclosed piece of land into a vibrant sensory garden for Community Integrated Care (CIC) residents at Station Court in Duns. As the result of a competition involving the Station Court residents, the new garden will be named 'Bumblebee Garden'.

Community Garden

The Community Garden at Todlaw will be designed specifically for our tenants in that area. The garden will be developed in partnership with Abundant Borders, a community organisation who work to ensure everyone has access to healthy nutritious food.

Early Years Vouchers

We have teamed up with BAVS to pilot a Baby and Children Voucher scheme to give tenants access to baby clothing from BAVS shops in Duns, Coldstream and Eyemouth. The Early Years Voucher can be used to purchase items (including books and toys) at any BAVS shop. The pilot scheme will run until early 2020.

Next Steps Programme

We will deliver our Next Steps programme in both Berwickshire and Eyemouth High Schools during the academic year 2019/2020. This is the first time we have delivered to both high schools and each programme will be tailored to each group as part of the wider personal and social education curriculum.

Future Developments

We are in constant discussion with local partners, services and tenants around further developing our programme of activities for 2019/20. Please visit our website for regular updates on what is being planned and to hear more about how existing projects are progressing.

Virtual Dementia Tour

We are hiring the Virtual Dementia Tour Bus for two days (12th and 13th September, 2019) to provide experiential learning about dementia for our staff, volunteers and some staff from external partners such as Alzheimer's Scotland. This forms part of our drive for greater understanding of the impact of dementia on tenants, their carers/families and those who we engage through befriending. We will also sponsor and support the Living and Caring for Dementia Event due to be held in Duns on 12th September, 2019.

Mental Health

We were proud to help sponsor the first Mental Health Festival held in Duns in May 2019. This two week event included films, talks and exhibitions to highlight mental health awareness and encourage people to talk about mental health in ways to reduce stigma and promote recovery. We are looking to help connect recovery networks in Berwickshire and also planning to contribute to forthcoming national awareness raising campaigns.



Our Financials

This year's financial highlights

Our total turnover for 2018/19 increased by 0.8% when compared to last year. The biggest proportion of our income relates to rental and service charges received in relation to our properties, representing 89.6% of our total turnover. The remainder is made up of such things as; revenue grants to support adaptations, supporting people income for our sheltered properties, wider role grants to fund our financial inclusion and befriending services, income from factoring services and commercial lets, and support services provided to our subsidiaries. We also received £68k from our subsidiary company BHA Enterprise Ltd.

This was in the form of gift aid and was BHA Enterprise's share of distributable profits made by the Fishermen Three windfarm.

This is the first year Berwickshire Community Renewables LLP have been able to distribute profits made by the wind farm to its partners, and is therefore a really positive step towards both partners being able to put these funds towards their respective social causes.

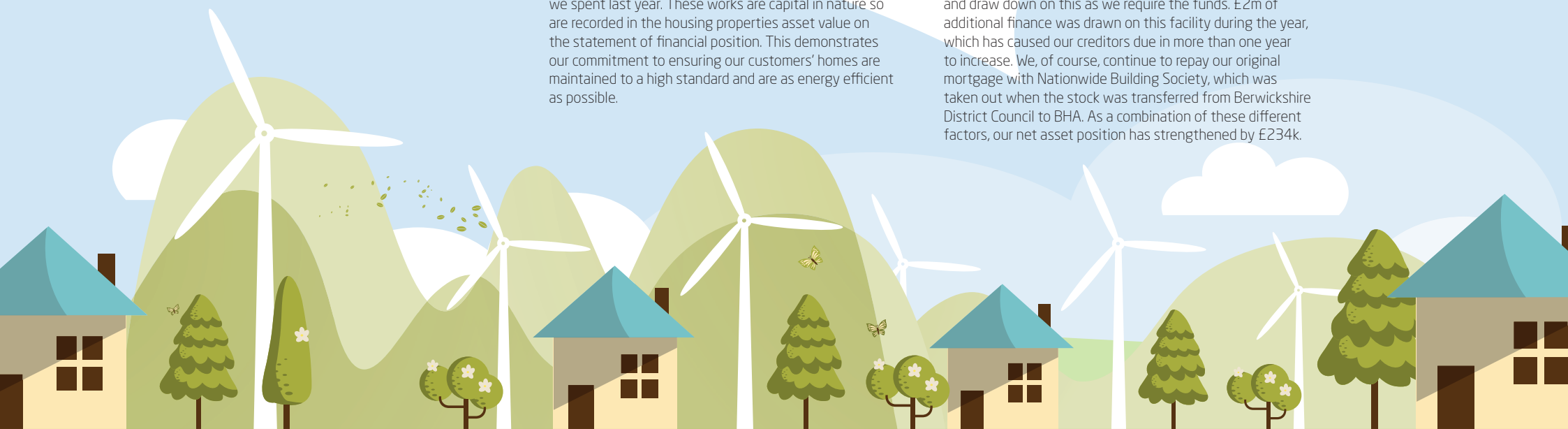
A large proportion (92.7%) of our operating expenditure is put back into the management, servicing and general upkeep of our social housing stock. You can see how we spend each pound of the rent we receive on the next page.

We have increased the amount we spend on reactive and planned maintenance this year and we have also invested more in our properties through things such as heating upgrades and replacements, kitchen and bathroom replacements and window and door replacements. This year we spent £1,187k on these works, over double what we spent last year. These works are capital in nature so are recorded in the housing properties asset value on the statement of financial position. This demonstrates our commitment to ensuring our customers' homes are maintained to a high standard and are as energy efficient as possible.

Our development programme continues to progress well and we completed 30 units at Eyemouth during the year. We also continue to progress those sites still in development, with 25 units at Chirnside completed after the year end. All this work, along with our investment in existing stock, increases the value of our housing properties in the statement of financial position, as demonstrated in the table on the next page. We receive housing association grant from Scottish Government, which funds a proportion of each new house we build.

We recognise this income on the statement of financial position in deferred income (explaining the increase year on year) and release it to the statement of comprehensive income over the life of the house. This means we need to fund the remainder of the cost of each new house through other means, this is normally through borrowing; we have a loan facility in place with the Royal Bank of Scotland and draw down on this as we require the funds. £2m of additional finance was drawn on this facility during the year, which has caused our creditors due in more than one year to increase. We, of course, continue to repay our original mortgage with Nationwide Building Society, which was taken out when the stock was transferred from Berwickshire District Council to BHA. As a combination of these different factors, our net asset position has strengthened by £234k.

"A large proportion (92.7%) of our operating expenditure is put back into the management, servicing and general upkeep of our social housing stock."



Our Financials

How we have performed

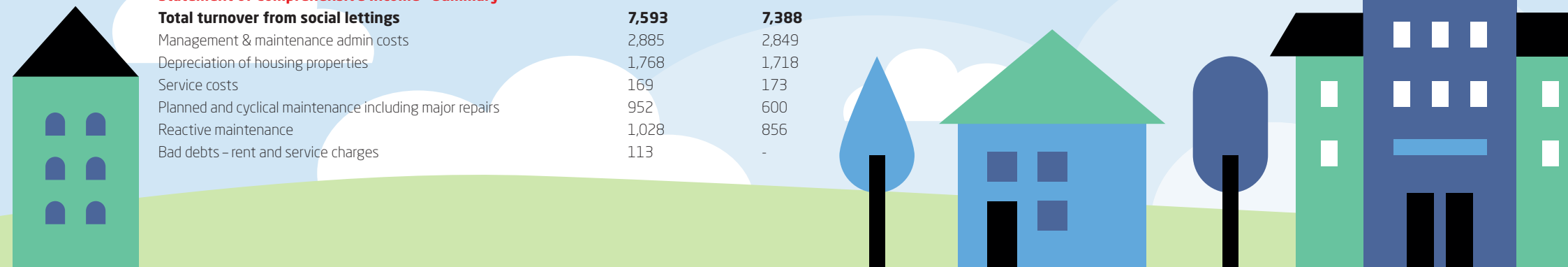
	2019 (£000)	2018 (£000)
Statement of Financial Position - Summary		
Housing properties	72,887	65,892
Other fixed assets	112	73
Investments	-	-
	72,999	65,965
<hr/>		
Current assets	2,915	5,571
Creditors: amounts due in one year	2,867	2,493
Net current assets	48	3,078
Creditors: amounts due in more than one year	23,385	21,293
Deferred income	10,702	8,934
Net assets	38,960	38,816
<hr/>		
Capital and reserves		
Share capital	-	-
Revenue reserves	15,663	15,519
Revaluation reserve	23,070	23,070
Designated reserve	227	227
	38,960	38,816

Statement of Comprehensive Income - Summary

	2019	2018
Total turnover from social lettings	7,593	7,388
Management & maintenance admin costs	2,885	2,849
Depreciation of housing properties	1,768	1,718
Service costs	169	173
Planned and cyclical maintenance including major repairs	952	600
Reactive maintenance	1,028	856
Bad debts - rent and service charges	113	-

How we spent your £

Management & Maintenance Admin Costs	0.42
Depreciation of Housing Properties	0.25
Service Costs	0.02
Planned and Cyclical Maintenance incl. Major Repairs	0.14
Reactive Maintenance	0.15
Bad debts - rent and service charges	0.02





 Berwickshire Housing

Our Values

- Proud to put customers first
- Open, honest & caring
- Embrace & drive change
- Go that extra mile
- Adaptable, adventurous & creative
- Enjoy our work & get more done

T: 01361 884 000

T: 01361 883 404

E: info@berwickshirehousing.org.uk

W: www.berwickshirehousing.org.uk

W: www.tenantvolunteers.org.uk

 Find us on Facebook/BHAThrivingCommunities

 Follow us on Twitter @BHACommunities

Head Office:

55 Newtown Street
Duns
Berwickshire
TD11 3AU

Eyemouth Office:

38 Church Street
Eyemouth
Berwickshire
TD14 5DH

BHA registered Office:

55 Newtown Street
Duns
Berwickshire
TD11 3AU

External Auditors:

Chiene & Tait
61 Dublin Street
Edinburgh
EH3 6NL

Internal Auditors:

Quinn Internal Audit &
Business Support Services
55 Lady Place
Livingston
EH54 6TB

Berwickshire Housing Association, registered in Scotland, Registration No SP2482RS, Scottish Charity No. SC042342